



222 Genesee Street
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www.bankofutica.com



You've probably already seen what pandemic-fueled inflation looks like if you recently bought groceries or gassed up your car. Stretch your money with these smart money tips:

1. **Switch to a high-deductible health plan and HSA.** If your medical expenses are generally low, a high-deductible health plan could save you money. These health plans make you eligible for a Bank of Utica health savings account (HSA), a tax-advantaged account for medical expenses which allows your money to grow or be withdrawn tax-free.
2. **Cut the cost of your debt.** Break free from high-interest credit cards with a Bank of Utica low-interest personal loan or Check Credit line. Depending on how much interest you're currently paying on your debts, borrowing at a lower rate could save you a sizable amount of money and help you become debt-free years sooner.
3. **Make money with your spare change.** Come in and try out our automatic coin sorter located in the lobby. Just pour the coins in and redeem the receipt at the teller line. It's easy, fast, and free.
4. **Stop paying fees to withdraw your own money.** Use your Bank of Utica VISA Quickdraw® debit card at one of the 55,000 Allpoint ATMs at no cost.

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