



222 Genesee Street
Utica, New York 13502

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Good Reasons to *Borrow Money*

Obtaining a loan is often a sound financial move as long as the monthly payment is affordable and fits into your budget. Here's a look at three reasons that you may want to apply for a Bank of Utica loan today:

1. **Grow your business**—If you run a small business or would like to start one, you'll probably need to borrow money at one time or another. You may want to expand on your success, or you may suddenly need extra cash in an emergency. No matter what the reason, at Bank of Utica you will find a full range of commercial loan products that can help your business prosper.
2. **Consolidate debts**—If you have a high-interest credit card that is becoming a strain on your budget, you might want to apply for personal loan and pay down the balance at a lower rate, or maybe avoid credit cards altogether and utilize Check Credit, a convenient line of credit that is tied to your Bank of Utica checking account.
3. **Build your credit score**—FICO scores, the most commonly used credit score, considers length of credit history and payment history among other factors. Applying for a secured loan and making regular, on-time monthly payments can increase your overall score.

As you think about the next big step for you, your family or your business, it's good to know that there are experienced loan officers who are here to help. You will always have immediate personal and telephone access to all our decision makers. Drop in any-time and see us without making an appointment or call and talk directly with the person you wish to speak to — without dealing with a remote call center.

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315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

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315-797-2707



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