



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)



Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



MEMBER FDIC

## Cheers to the New Year!

*May it be Happy & Healthy*

---

**Thank you** for choosing us for all your banking needs. We value the trust you place in us and look forward to serving you for many years to come.

---

**Bank of Utica** – *in a league all our own*<sup>®</sup>