



222 Genesee Street
Utica, New York 13502

www.bankofutica.com



Personal & Business Lending

Did you know that Bank of Utica started in 1927 as the Morris Plan Company of Utica which was a kind of personal finance company that made loans to folks who did not want to borrow from pawn shops or were not wealthy enough to get a loan from a traditional bank? We have a long history of lending money to the people in our community and we are just as committed now as we were then.

We offer both secured and unsecured personal loans to help you cover your upcoming expenses. Looking for a Small Business Loan? We also have a full range of commercial loan products that can help your business grow and prosper:

- ✓ Business Lines of Credit, short term or revolving
- ✓ Commercial Mortgages
- ✓ Long Term Loans and Short Term Time Notes
- ✓ Demand Loans
- ✓ Accounts Receivable and Inventory Financing

Get quick decisions made daily by our local in-house staff. You won't have to worry about cutting through onerous red tape because we believe that every individual and business is unique, so there is no standardized application or one-size-fits-all approach. Stop by or call us to see how we can help.

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707



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Bank of Utica – *in a league all our own*[®]