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*APR=Annual Percentage Rate | Rates effective May 20, 2024 | Reduced rates offered for loans paid automatically from a Bank of Utica Account | Rates are subject to change at anytime | Terms and conditions apply | Vehicles include: Car, Motor Home, Motorcycle, Snowmobile, or Boat | To learn more, stop in or call one of our Personal Banking Account Representatives at 315-797-2700 ext. 264.