

**Life is short.
Your mortgage should be too.
Refinance now!**



**Lock in a low rate
and pay off your home in
10 years or less with our**


**Fast-Finish
Mortgage**

Low Fixed Rate!

3.99% RATE

4.29% APR*



**And get your choice
of an Apple® iPad or
Apple® Watch totally
FREE at closing—
our house “re-warming”
gift to you!****


**Bank of
Greene County**
www.tbogc.com

**To apply or for more information, stop by
any branch. Or call our Lending Center:
518-943-1424**

LIMITED TIME OFFER!

* APR = Annual Percentage Rate.

Promotional rate and offer are effective April 25, 2018. Promotional rate on your loan is offered on the condition that you maintain a checking account so that the payment is deducted. Auto debit is required for promotional rate. No other discounts apply. No closing costs at account opening except mandatory NYS mortgage tax, appraisal fee and 3/4% origination fee. Minimum loan amount is \$50,000. Maximum loan to value of 80%. Rate applies to 1- and 2-family homes, owner occupied. Other rates and terms are available. The transaction must result in a first lien mortgage and cannot be a purchase money mortgage. Payments are \$10.12 per thousand for up to 120 monthly payments. Payments do not include taxes and insurance which will increase payment obligation. Subject to credit approval. Rates and terms are subject to change without notice.

**Gift Offer: Your choice of Apple iPad or Watch is awarded at closing. No cash substitution. We reserve the right to substitute a gift of similar value. One gift per closing. Minimum loan amount of \$50,000 in new money from The Bank of Greene County is required to obtain iPad/Watch offer. Employees of The Bank of Greene County and their immediate families are not eligible for the gift. This offer may be discontinued at any time without notice.

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**Life is short.
Your mortgage should be too.
Refinance now!**



**Lock in a low rate
and pay off your home in
15 years or less with our**


**Fast-Finish
Mortgage**

Low Fixed Rate!

4.14% RATE

4.36% APR*



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of an Apple® iPad or
Apple® Watch totally
FREE at closing—
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