

Refinance now to reduce debt sooner, build equity faster,
save money, and get a free gift...details inside.



Your choice of an **Apple® iPad**
or **Apple® Watch** totally **FREE**
at closing!

LIMITED TIME OFFER – Expires January 15, 2017

Bank of
Greene County

PO Box 470, Catskill, NY 12414

**Pay off your house in
10 years or less and save!**

*(unless we're talking dog years...
then it's more like 3 or less)*

Save money
with our

**Fast-Finish
Mortgage**

Low Fixed Rate!

2.74%
RATE

3.01%
APR*

Bank of
Greene County

Trusted local lender for over 125 years

Pay off your home in 10 years or less and save!

Refinance now with our *Fast-Finish Mortgage*...

LOCK IN A LOW FIXED RATE!

2.74%
RATE

3.01%
APR*

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



**Don't Miss Out – Limited Time Offer
Expires January 15, 2017**



With interest rates still at historic lows, now is a good time to lock in and finish your mortgage fast. Save money, own your home free and clear sooner, and take advantage of:

- Low closing costs (*compared to regular mortgage*)
- No escrow required
- No prepayment penalty
- Security of a fixed rate

* APR = Annual Percentage Rate.

Promotional rate and offer are effective September 1, 2016. Promotional rate on your loan is offered on the condition that you maintain a checking/N.O.W. 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 \$9.54 per thousand for 120 months. Payments do not include taxes and insurance which will increase payment obligation. Application must be received before January 15, 2017. 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. Offer ends January 15, 2017.

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BOGC 0916 FF



**It's easy! Apply and close at any nearby branch.
Or call our Lending Center: 518-943-1424**



CATSKILL

425 Main Street
518-943-3700
Corner of Main & Church,
across from the police station

CATSKILL COMMONS

100 Catskill Commons
518-719-8060
In the Walmart and Lowes Plaza

CAIRO

230 Matthew Simons Road
518-622-2662
Route 23, across from Stewart's

CHATHAM

2631 Route 66
518-392-9600
Across from Price Chopper Plaza

COXSACKIE

2 Technology Drive
518-731-2731
Route 9W, near Dunkin' Donuts

GERMANTOWN

4266 State Route 9G
518-537-5596
Next to Germantown
School Entrance

GREENPORT

160 Fairview Avenue
518-697-3421
In Fairview Plaza, across from CVS

GREENVILLE

4 Garland Lane
518-966-5200
Next to Rite Aid

HUDSON

21 North 7th Street
518-697-3311
Proprietor's Hall, across from
the 7th Street Park

KINGSTON

2 Miron Lane
845-336-4797
Route 9W, next to Red Lobster
and Shop Rite Plaza

RAVENA-COEYMANS

2494 U.S. Route 9W
518-756-3003
South of Faith Plaza

TANNERSVILLE

6176 Main Street
518-589-0800
Next to Colonial Oil

WESTERLO

593 Route 143
518-797-3934
Next to the post office



The Local Advantage!

Fast. Responsive. All loan decisions and servicing at our new Lending Center located in Catskill.

For more information, including office hours, visit www.tbogc.com
Customer Service Center (518) 943-2600