

ULSTER COUNTY SPECIAL

A Commercial Faster Finish!

Refinance your Ulster County commercial mortgage for 10 years or less!

Lower
Fixed Rate!
3.99% APR*

- Save thousands on closing costs*
- Build equity faster
- Fixed rate, so it never goes up
- Other competitive rates and terms are available



Plus, get your choice of an Apple® iPad **or** Apple® Watch when you close on your loan.



Don't wait! This is a limited-time offer – only available until January 31, 2017 – so get started today.

Call Sean DuBois in our Commercial Lending Department at **(845) 453-9966**.



www.tbogc.com

Bank of
Greene County

*Promotional rate and offer are effective January 1, 2017. 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 except mandatory NYS mortgage tax and appraisal fee. Title insurance may be required. Minimum loan amount of \$75,000 in new money is required to obtain the rate and the gift offer. Maximum loan to value of 75%. Other rates and terms are available. The transaction must result in a first lien mortgage. Application must be received on or before January 31, 2017. Subject to credit approval. Rates and terms are subject to change without notice.

APR = Annual Percentage Rate.

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. 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 31, 2017.

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