

**Spring means muddy boots
and rising interest rates.
Refinance now!**

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


**Fast-Finish
Mortgage**

Low Fixed Rate!

3.74% RATE

4.04% APR*

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

LIMITED TIME OFFER!



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

* APR = Annual Percentage Rate.

Promotional rate and offer are effective March 20, 2017. 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 \$10.00 per thousand for 120 months. 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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**Spring means muddy boots
and rising interest rates.
Refinance now!**

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


**Fast-Finish
Mortgage**

Low Fixed Rate!

3.84% RATE

4.05% APR*

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any branch. Or call our Lending Center:
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