

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%

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

LIMITED TIME OFFER!





www.tbogc.com

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.





^{*} APR = Annual Percentage Rate



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

Fast-Finish Mortgage

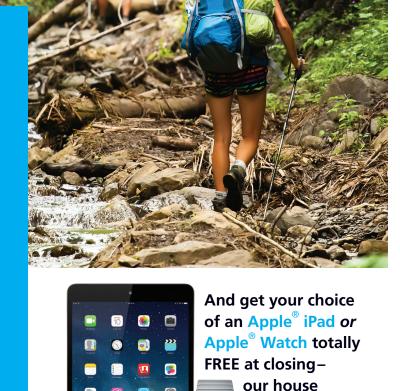
Low Fixed Rate!

3.84%

4.05%

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LIMITED TIME OFFER!





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"re-warming" gift to you!**

