

At Greene Investment Services,  
we know that the savings and  
investment decisions you make today  
will impact your financial future.

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Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. Greene Investment Services is a trade name of the Bank of Greene County. **Osaic Institutions** and the Bank of Greene County are not affiliated.

Products and services made available through **Osaic Institutions** are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.



**YOUR FINANCIAL SITUATION  
CHANGES THROUGHOUT  
THE SEASONS OF YOUR LIFE.**

**Bank of Greene County  
345 Main Street  
PO Box 470  
Catskill, NY 12414  
Phone: 518.943.2600, ext. 2153**



## OUR PRODUCTS & SERVICES

Your financial situation changes throughout the seasons of your life. As your family grows or your needs change, it is important to review and revise your investment plan in order to meet those needs. For many of our customers, traditional bank savings products may not always provide the growth or income you need to achieve your goals. Greene Investment Services can help you identify and develop your investment objectives to meet your financial goals. Whether you are planning for a short term event, or investing your money for longer term goals, you need a financial partner who will tend to the seeds you've planted.

### Let us be your guide.

Our professionals are located in your branch office, ready to serve you over the life of your investment. Your Investment Representative will help you understand your statements or answer questions about how your investment is performing. And as your financial situation changes, we will help you adjust your portfolio accordingly. We want you to rest assured that your best interests are our best interests.

Please call us at 518-943-2600 ext. 2153 for your confidential financial review. Ask a banking professional at your branch office to arrange an appointment for you with one of our Investment Representatives.



Through our relationship with **Osaic Institutions, Inc.**, member FINRA/SIPC, we make available a wide range of investment options that reflect our conservative philosophy. We believe in a long-term investment strategy that strives to balance risk and return by using a diversified portfolio. We focus on quality, so you can invest with confidence.

### Mutual Funds

Mutual Funds allow you to pool your money with that of other investors who have similar investment goals. These funds provide potential for long-term growth, professional money management, and diversification\* opportunities for investment dollars.

### Annuities

Greene Investment Services offers the following annuities:

Tax Sheltered Annuities\*\* are tax qualified plans offered to employees of non-profit organizations and employees of public school systems.

Fixed Annuities, which are tax deferred, allow you to safely take advantage of competitive fixed interest rates. A fixed annuity is a dependable insurance product that can provide you with steady income in the future.

Variable Annuities combine the tax-deferral benefits of a fixed annuity with the flexibility and performance of an investment fund. You control the investment options and can take advantage of potentially competitive returns through market exposure.

### Stocks and Bonds

Our investment professionals can place stock, bond, and treasury bill orders. All domestic stock exchange orders are available to our clients. We offer a broad range of bonds to help you meet your income needs, including Treasuries, Federal Agencies, corporate, municipal, and mortgage backed. We can also process employee stock options.

### Structured CDs

Greene Investment Services offers access to various bank CDs. CDs have characteristics that are common with bonds, but also include FDIC protection up to the applicable limits. CDs should be held to maturity to avoid loss of principal.

### REITs (Real Estate Investment Trusts)

REITs are companies that own and manage a portfolio of various types of real estate. REITs can sell like stocks on major exchanges and can provide diversification and long-term capital appreciation. Clients may enjoy the benefits of real estate ownership without the associated difficulties of being a landlord.

### Insurance

Insurance can provide financial protection for your family or business. We offer term, whole life, wealth transfer, and long-term care.

### College Savings Plans

Greene Investment Services can help facilitate College Savings Plans, which can be used to pay tuition, fees, room and board, books and required supplies at accredited colleges, universities and vocational schools across the country.

### Retirement Plans

We offer various IRAs: SIMPLE, Roth, traditional, rollovers, transfers, and SEP (Simplified Employee Pension) plans. IRAs allow the income from interest, dividends and capital gains to compound each year without taxes\*\*. In addition, you also can defer taxes on either the money you put into the plan initially or on the money you withdraw in retirement, depending upon whether you choose a traditional or Roth IRA.

Investment products may lose value. Mutual funds and variable annuities are offered by prospectus; the prospectus contains more complete product information-including fees and expenses - and should be read carefully before investing. Structured CDs are long-term investments that are subject to investment risk and are not suitable for purchase by all people. It is important to read and understand the CD's Term Sheet with information on fees, costs, and risks prior to investing. REIT investments include significant risks including limited liquidity, fluctuations in principal, and no guarantees regarding performance. It is important to carefully review the prospectus to understand all risks and costs prior to investing. This information should not be construed as investment advice or a recommendation with respect to products listed.

\*Diversification is a method of controlling risk. It does not assure a gain or the avoidance of loss. \*\*This information is general in nature and should not be construed as tax advice. **Osaic Institutions, Inc.** and The Bank of Greene County do not offer tax advice. Please consult your tax professional prior to investing.

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