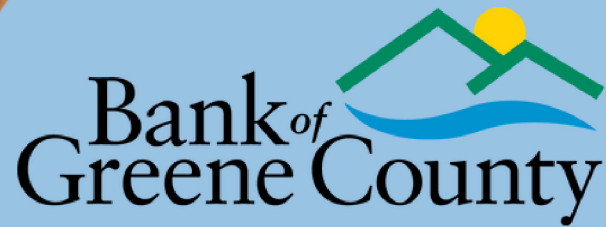


BUYING YOUR FIRST HOME?

We'll give you a **\$1,000 credit*** to help cover your closing costs!






FIRST-TIME HOMEBUYER PROGRAM

- 90% Financing Available
- Reduced Closing Costs
- Terms Available up to 30 Years



Homebuyer

Dream Program^{®**}

-  Down payment assistance
-  Help with closing costs
-  First-time homebuyers only

For more information about any of these programs, contact our Residential Lending Team at [518-943-2600](tel:518-943-2600)

*To qualify for the credit, applicant must be a first-time homebuyer. Contact our Residential Lending Department at (518) 943-2600 ext. 2036 for current rates and details. Promotional offer effective 4/23/24. Program does not apply to jumbo mortgages or construction loans. Single family dwellings only. Escrow required to pay taxes and all required insurance premiums. Affidavit required acknowledging first time home buyer eligibility. Private mortgage insurance not required. Applicants may qualify for the FHLB Dream Program Grant.

**Bank of Greene County participates in the Homebuyer Dream Program with FHLB and provides counseling resources that are available in the area. Counseling and educational resources are required.

