

Waiting for home equity rates to drop?  
At Bank of Greene County, **THEY ALREADY HAVE!**



**5.99%** APR\*

With Auto Debit  
FIXED FOR 5-YEAR  
PROMOTIONAL PERIOD

**0.25%**  
BELOW PRIME\*

FOR REPAYMENT TERM AFTER PROMOTIONAL PERIOD

**7.25%** APR\*  
As of 12/19/2024



GET CASH OUT OF YOUR HOME FOR ANY IDEAS THAT "SPRING" UP!



**FREE APPLE WATCH®**

Open a line for \$75,000 or more and get an Apple Watch on us (\$250 value).†



518-943-2600 | [www.tbogc.com](http://www.tbogc.com) | [f](#) [ig](#) [in](#)

\*APR = Annual Percentage Rate. Promotional rate and offer rate are effective 04/07/2025. Promotional rate on your line is offered on the condition that you maintain a checking account so that payment is deducted. Auto debit is required for promotional rate of 5.99%. No other discounts apply. Program applies to loan amounts between \$20,000 - \$766,550. Annual Percentage Rate is 6.24% without auto debit. Promotional rate is fixed for the first 60 months of the 120-month access period, starting from the date of closing at the Bank of Greene County. After the 60-month promotional period, the line converts to a variable-rate loan for the remaining 60 months of the access period, based on Wall Street Journal (WSJ) Prime Rate. After the access period, the line converts to a 15-year variable-rate loan based on WSJ Prime Rate. Auto debit rate will be WSJ Prime Rate minus 0.25% after the 60-month promotional period. Standard Rate is WSJ Prime Rate. Since WSJ Prime Rate was 7.50% as of 12/19/2024, the variable auto debit loan rate would have been 7.25% on that same date. During the access period, required payment is interest only. Rate applies only to 1-2 family owner-occupied homes. Appraisal required; fees range from \$275 - \$650. Maximum loan-to-value of 80% less first mortgage (if applicable). Borrower pays NYS Mortgage Tax, which is estimated at 1% of the line amount. Title insurance may be required at borrower's expense. Title insurance premiums range from approximately \$477 - \$3,044. Payment obligation does not include taxes and required insurances that will increase payment obligation. Property insurance is required. Floor Rate: 5.99%; Ceiling Rate: 25.00%. Subject to credit approval. Rates and terms are subject to change without notice.

To qualify for the rates and terms stated, the subject property must be unencumbered or the existing first mortgage must be with Bank of Greene County. Second-lien home equity lines and home equity loans also available; call for rates and terms.

† \$75,000 in new money from Bank of Greene County is required to receive an Apple Watch®. No cash substitution. We reserve the right to substitute a gift of similar value. One gift awarded per closing. This offer may be discontinued at any time without notice. Employees of Bank of Greene County and their immediate families are not eligible for the Apple Watch® or free gift.

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