



Introducing the Faster-Finish Fixed Home Equity Loan

5.99% APR*

10-YEAR FIXED RATE

SHORTER TERMS

Peace of mind of a **FIXED** rate!

- ✓ Pay off expensive debt
- ✓ Remodel your home
- ✓ Take a nice vacation
- ✓ Pay for college

CLOSING BONUS!

**Receive \$100 in Greene
Reward Points****

Redeem for dining, entertainment,
travel & more



APPLY AT ANY BRANCH

(518) 943-2600 | www.tbogc.com | [f](#) [i](#) [in](#)

*APR = Annual Percentage Rate. Promotional rate and offer Rate are effective as of 9/11/25. Promotional rate on your loan is offered on the condition that you maintain a checking account so that the payment is deducted. Auto debit is required for promotional rate. No other discounts apply. To qualify for this option, loan must result in a first-lien position or the existing mortgage on the subject property must be with the Bank of Greene County. Mandatory NYS mortgage tax required. Minimum loan amount is \$10,000. Maximum loan to value of 80%, appraisal required. Rate applies to 1-and 2-family homes, owner occupied. Other rates and terms are available. Payments are \$11.10 per thousand for 120 monthly payments. Payments do not include taxes and insurance which will increase payment obligation. Title insurance may be required; premium to be paid by borrower. Subject to credit approval. Rates and terms are subject to change without notice.

Second-lien home equity loans and home equity lines also available; call for rates and terms.

**\$75,000 in new money from the Bank of Greene County is required to receive the \$100 reward points bonus. Owner must have an active checking account and Bank of Greene County debit card to receive the \$100 reward points bonus. Reward points will be issued within 90 days of the loan closing and posted to the customer's Greene Rewards account. Limit one offer per household. Bank may discontinue this offer at any time without notice.

