

SARATOGA COUNTY COMMERCIAL LOW-INTEREST LOAN PROGRAM

5.85% APR*

SPECIAL 5-YEAR FIXED RATE

Joseph Bailey

Commercial Lending & Business Development Officer



WE HAVE PLEDGED \$20 MILLION

TOWARDS OWNER-OCCUPIED BUSINESSES
IN SARATOGA COUNTY **

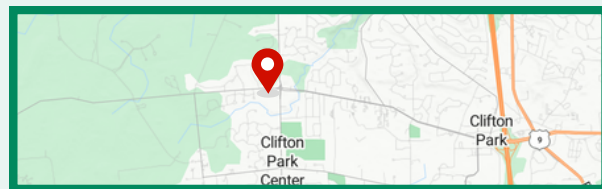


www.tbogc.com |   

For more information
call 518-943-2600 x 802

or

visit our new Clifton Park branch!



1208 Route 146, Clifton Park

* APR = Annual Percentage Rate. Promotional rate and offer are effective 10/25/2025. 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. Limited closing costs at account opening including mandatory NYS mortgage tax, appraisal fee and .25% origination fee. Maximum loan amount is \$2,000,000. Internal refinances do not qualify. Maximum loan to value of 75%. After 5-year introductory period, rate resets to FHLB plus 2.50%. Rate applies to owner occupied properties. Other rates and terms are available. The transaction must result in a first lien mortgage. Subject to credit approval. Rates and terms are subject to change without notice.

**Property must be located in Saratoga County.

