

# SAVE & OWN WITH A FASTER LOAN!

SPECIAL FIXED RATE!

# 3.39% APR\*



**Call Today!**  
(limited-time offer)

**Sean DuBois**  
Commercial Lending  
(845) 453-9966

**Stephanie Premo**  
Commercial Lending  
(845) 594-9740

## Refinance your Ulster County commercial mortgage for 10 years or less!

- Save on closing costs\*
- Build equity faster
- Special fixed rate
- Other competitive rates and terms available

### FREE GIFT

Your choice of an **Apple® iPad** or **Apple® Watch** when you close on your loan.



[www.tbogc.com](http://www.tbogc.com)



MEMBER  
F D I C

\*Promotional rate and offer are effective 3/21/22. 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. No closing costs except mandatory NYS mortgage tax and appraisal fee. Title insurance may be required. Minimum loan amount of \$75,000 in new money is required to obtain the rate and the gift offer. Maximum loan to value of 75%. 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.

APR = Annual Percentage Rate.

Gift Offer: Your choice of Apple iPad or Watch is awarded at closing. No cash substitution. We reserve the right to substitute a gift of similar value. One gift per closing. Employees of the Bank of Greene County and their immediate families are not eligible for the gift. This offer may be discontinued at any time without notice.

Apple, Apple logo, iPad and Watch are registered trademarks of Apple Inc. 2022 Apple Inc. All rights reserved.