

REFINANCE NOW LOW FIXED RATE



Pay off your home in
10 years or less with our

**Fast-Finish
Mortgage**

SAVE MONEY!

6.19% RATE

6.48% APR*

LIMITED TIME OFFER!

**Finish fast &
get cash too.
For just about
anything...**



**Debt
Consolidation**



**Home
Improvements**



College Costs



Special Events

FREE GIFT—\$250
in GreeneReward Points
good for merchandise,
travel and more!**



**To apply or for more information, stop by
any branch. Or call our Lending Center:**

518-943-1424

**Bank of
Greene County**

www.tbogc.com

*APR = Annual Percentage Rate.

Promotional rate and offer are effective 10/31/2022. 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 at account opening except mandatory NYS mortgage tax, appraisal fee and 3/4% origination fee. Minimum loan amount is \$50,000. Maximum loan to value of 80%. Rate applies to 1- and 2-family homes, owner occupied. Other rates and terms are available. The transaction must result in a first lien mortgage and cannot be a purchase money mortgage. Payments are \$11.20 per thousand for up to 120 monthly payments. Payments do not include taxes and insurance which will increase payment obligation. Subject to credit approval. Rates and terms are subject to change without notice.

**\$250 in GreeneReward points will be added to your enrolled Bank of Greene County Visa® Debit Card within 60 days of closing on your mortgage. No cash substitution. We reserve the right to substitute a gift of similar value. One gift awarded per closing. Minimum loan amount of \$50,000 in new money from the Bank of Greene County is required to obtain reward points offer. Employees of the Bank of Greene County and their immediate families are not eligible. This offer may be discontinued at any time without notice.

REFINANCE NOW LOW FIXED RATE



Pay off your home in
15 years or less with our

**Fast-Finish
Mortgage**

SAVE MONEY!

6.19% RATE

6.39% APR*

LIMITED TIME OFFER!

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For just about
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**Debt
Consolidation**



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Improvements**



College Costs



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*APR = Annual Percentage Rate.

Promotional rate and offer are effective 10/18/2022. 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 at account opening except mandatory NYS mortgage tax, appraisal fee and 3/4% origination fee. Minimum loan amount is \$50,000. Maximum loan to value of 80%. Rate applies to 1- and 2-family homes, owner occupied. Other rates and terms are available. The transaction must result in a first lien mortgage and cannot be a purchase money mortgage. Payments are \$8.03 per thousand for up to 180 monthly payments. Payments do not include taxes and insurance which will increase payment obligation. Subject to credit approval. Rates and terms are subject to change without notice.

**\$250 in GreeneReward points will be added to your enrolled Bank of Greene County Visa® Debit Card within 60 days of closing on your mortgage. No cash substitution. We reserve the right to substitute a gift of similar value. One gift awarded per closing. Minimum loan amount of \$50,000 in new money from the Bank of Greene County is required to obtain reward points offer. Employees of the Bank of Greene County and their immediate families are not eligible. This offer may be discontinued at any time without notice.

