

Special 5 Year Fixed Rate

5.95% APR*



Joe Szepessy
Business Development Officer

Mike Danforth
VP, Director of Capital Region Lending

Rob Agostinoni
VP, Corporate Lending

We have pledged
\$10 MILLION
towards owner-occupied businesses
in the Capital Region**

For more information
call 518-943-2600

or

visit our new Banking Center at **3 Winners Circle, Albany**

* APR = Annual Percentage Rate. Promotional rate and offer are effective 12/24/2024. 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 \$1,000,000. Internal refinances do not qualify. Maximum loan to value of 75%. After introductory period, rate resets to FHLB plus 2.50%. Rate applies 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 Albany, Rensselaer, Saratoga, or Schenectady County.

