



## Home Equity Loan Sale



# Check out our Spring Home Equity Loan Sale

## Fixed Rate Home Equity Loan\*

3.74% APR - 5 Year

4.24% APR - 10 Year

4.5% APR - 15 Year

\*Rates shown reflect a 0.50% discount with a Generations Bank checking account

## Home Equity Line of Credit \*\*

6-Month Introductory Period

**3.25% APR**

Fixed Rate

After introductory period APR will adjust to a variable rate

Ask a personal banker or call 315.568.5855 today!

[mygenbank.com](http://mygenbank.com) // NMLS# 456426

All loans subject to credit approval. Existing Generations Bank loans do not qualify for refinance under this Home Equity Loan sale. Principal and interest payments required; no closing cost provided the line or loan remains open for a minimum of three years. Property insurance is required and flood insurance may be required. Single wide mobile homes are not eligible for Home Equity Lines of Credit or Home Equity Loans. Double wide mobile homes are eligible only if permanently affixed to a foundation, are 1995 or newer and the Bank assumes a first lien position. \*Home Equity Loan Rates shown are for a loan with a LTV (Loan-to-Value) ratio of 95% or less of current appraised value of the property securing the accommodation less the balance of the borrowers first mortgage. A discount of 0.50% for Auto Pay and Direct Deposit has been applied to rates shown. Payment Example: A \$25,000 loan at 3.74% APR requires 60 payments of \$457.49 for principal and interest. (This payment does not include amounts for taxes and insurance. The actual payment may be greater.) APR's accurate as of 06/20/2017 and subject to change without notice. \*\* 3.25% Annual Percentage Rate (APR) for six (6) months. At the end of the six month promotional period the rate will adjust to the Prime Rate as published in the Wall Street Journal, currently 4.25% APR as of 06/20/2017. The rate of interest is variable, with a lifetime maximum APR of 16%. Offer may be changed or withdrawn at any time. Other terms, rates and loan amounts are available. See bank for details.