



Home Equity Line of Credit Special

INTRODUCTORY APR

2.25%

FIXED FOR 12 MONTHS

VARIABLE APR AFTER 12 MONTHS

3.25%

PRIME + 0% FOR LIFE

Contact a mortgage originator:
(518) 363-8107



There is an introductory fixed 2.25% Annual Percentage Rate (APR) in effect for the initial 12 months following closing. The rate after the initial 12 months is variable, subject to change on a monthly basis and is calculated as the highest US Prime Rate as published in the Wall Street Journal plus 0.00%. The US Prime Rate as of 12/17/08 was 3.25%. You may make interest-only payments for the first 60 months. The maximum loan rate for this offer is 14.50%. The minimum line amount for this offer is \$10,000; maximum line amount is \$100,000. An initial credit advance of at least \$10,000 is required to obtain the promotional introductory rate. Hazard insurance is required. This offer is good for new originations only and does not apply to the refinancing of existing BSNB Home Equity Lines of Credit. There are no closing costs associated with this offer except for title insurance if required. If your line is canceled within 3 years from the closing date, the amount of closing costs and mortgage tax that we pay at closing will be added to your payoff amount. These third-party fees generally total between \$500.00 and \$2,500.00 but may vary. This offer is subject to change or withdrawal without notice. All loans are subject to application and approval. Certain restrictions may apply. **Member FDIC.**

