

# Trustco Mortgages

*Backed With Over 100 Years of Honest Lending Experience*

**30 Year Fixed Rate**  
*with autocharge*

**3.990%**  
Rate

**4.031%**  
APR\*

- ✘ Low Closing Costs
- ✘ No Borrower Paid PMI (Private Mortgage Insurance)\*\*
- ✘ No Appraisal Fee, No Points
- ✘ No Real Estate Tax Escrow Required
- ✘ Purchase, New Construction and Condominium Financing Available\*\*\*



*Maya Endres, Branch Manager*  
Delmar Branch  
167 Delaware Ave  
Delmar, NY 12054  
(518) 439-9941  
NMLS# 763611

**SNL Financial**

**Ranks Trustco Bank  
Top 12 in the Country.<sup>1</sup>**



Member FDIC

**800-670-3110**

\*Annual Percentage Rate. Rate current as of 5/31/2017. Rate listed applies to owner-occupied primary residence loans of \$550,000 or less, up to 89.5% Loan to Value for a term of 30 years and payments autocharged from a Trustco Bank deposit account- 360 monthly payments of \$4.77 per \$1,000 borrowed. Payments do not include amounts for taxes and insurance premiums. Actual payment will be greater. \*\*Lender paid Private Mortgage Insurance on loans over 89.5% Loan-to-Value. \*\*\*Condominium financing up to 80% Loan to Value. Other rates and terms available. 1. SNL Financial Top 100 Thrifts - May 2015. Please note: We reserve the right to alter or withdraw these products or certain features thereof without prior notification. NMLS #474376



# THE BEST NEW CONSTRUCTION LOANS

When a developer owns a piece of land upon which you are having them build your dream home...

- ✘ **Free 330 Day Interest Rate Lock - Most competitors offer far less!**
- ✘ **Low Closing Costs!**
- ✘ **Free Conditional Pre-Approvals Available!**
- ✘ **No PMI (Private Mortgage Insurance) Required - Save hundreds of dollars a year!**
- ✘ **Financing Up to 89.5% of Loan to Value!**
- ✘ **No Appraisal Fee, No Points, No Prepayment Penalty!**
- ✘ **No Tax Escrow Required - earn interest with your Trustco Tax Saver account!**
- ✘ **Biweekly or Monthly Payment Options!**

**Free 330 Day Interest Rate Lock!**

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Features listed are available on Trustco Bank's New Construction Loan. Please note: We reserve the right to alter or withdraw these products or certain features thereof without prior notification. Trustco Bank NMLS ID 474376.