

# Trustco Mortgages

*Backed With Over 100 Years of Honest Lending Experience*

**15 Year Fixed Rate**

*with autocharge*

**3.125%**  
Rate

**3.197%**  
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\*\*\*



 **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 7/20/2016. Rate listed applies to the purchase of owner-occupied primary residence loans of \$550,000 or less, up to 89.5% Loan to Value for a term of 15 years and payments autocharged from a Trustco Bank deposit account- 180 monthly payments of \$6.97 per \$1,000 borrowed. The payments listed include Principal and Interest only. \*\*PMI - Private Mortgage Insurance. Lender paid Private Mortgage Insurance on loans over 89.5% Loan-to-Value. Please note: Rate subject to change. We reserve the right to alter or withdraw these products or certain features thereof without prior notification. 1. SNL Financial Top 100 Thrifts - May 2015. NMLS #474376