

# Don't Move. **IMPROVE.**

With a Home Equity Loan.



New kitchen? Extra bathroom? Patio? Vacation to Italy?

Turn the equity from your home into cash to renovate. Or luxuriate.

Visit your local branch or [adkbank.com](http://adkbank.com) for more information.



**ADIRONDACK BANK**

Bank Local

\*APR=Annual Percentage Rate. Rates accurate as of 8/16/21. Loans from \$10,000 to \$750,000 available. Loan to value cannot exceed 80%. All loans \$250,000 or greater, borrower will be responsible for Title Insurance and Mortgage Tax. Closing Cost Waiver is required in which Adirondack Bank reserves the right to collect closing costs if loan is terminated within 3 years. All loans are subject to credit and collateral approval. Flood insurance required if applicable. Consult tax advisor regarding deductibility of interest. Please contact a Branch Banking Representative regarding the possible refinance opportunities of current Adirondack Bank loans. Some exclusions may apply.

