

Putnam Bank

COMMUNITY BANKING MADE EASY

Applying for a mortgage is **easy!**

Get a low interest rate with **NO closing costs!!****

10 YEAR FIXED

Rate

Points

APR*

2.875%

0

2.98%

15 YEAR FIXED

Rate

Points

APR*

3.25%

0

3.32%

20 YEAR FIXED

Rate

Points

APR*

4.00%

0

4.06%

Biweekly payment
option available.



PUTNAM • POMFRET CENTER • DANIELSON • PLAINFIELD • GRISWOLD • NORWICH • GALES FERRY

*Annual Percentage Rate in effect as of 1/29/2014 is subject to change without notice. Stated APR is based on \$100,000.00 loan amount. A security interest in your home must be given. Property Insurance is required. ** Eligible costs do not include prepaid items (such as interest, taxes and insurance), discount points or extraordinary expenses related to title or trust review issues. Refinance of current Putnam Bank mortgages not eligible for no closing cost. Restricted to 1 - 4 family owner occupied residential properties for loan amounts up to \$417,000.00. Subject to credit approval. Other programs are available for loan requests with less than 20% down payment; Private Mortgage Insurance may be required. Other fees, terms and conditions may apply.

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Member
FDIC

 **EQUAL OPPORTUNITY
LENDER**