

HOME IMPROVEMENT LOAN PROGRAM

PROGRAM FEATURES



Low fixed rate loans for home repairs, maintenance, and makeover projects



No equity, collateral, home appraisal or third-party inspections required



Convenient online application process at solvaybank.com/hi



Quick, local decisions – typically 24 hours or less



Funds available within 1 business days



Loan servicing stays with Solvay Bank



9 Central New York locations for closing –
Baldwinsville, Camillus, Cicero, DeWitt, Liverpool,
North Syracuse, Solvay, State Tower, and Westvale.

PROGRAM DETAILS

Available Terms: 12-60 months

Loan Amounts Available: \$2,000 - \$30,000

Rates: Fixed rates as low as 6.25%*

Fees: No origination, closing, or appraisal costs

Funding: Disbursed at closing to corresponding vendor companies

All loans are subject to credit approval.

*The annual percentage rate (APR) shown above is the lowest APR available and is discounted 0.25% for Solvay Bank account holders with automatic payments from a Direct Rewards, Emerald, or High Interest checking accounts. The actual rate and payment amount may vary, and is determined by the product, term, loan amount, and your credit qualifications. A typical loan payment example is as follows: If you borrow \$20,000 unsecured for 48 months with an annual percentage rate of 6.25%, your monthly payment would be approximately \$472.00. Additional terms and conditions may apply. Rates and terms are subject to change without notice.