



## PROGRAM DETAILS

**Loan Amounts Available:** \$2,000 – \$30,000

**Rates:** Fixed rates as low as 8.19%\*

**Fees:** No origination, closing, or appraisal costs

**Funding:** Disbursed at closing to corresponding vendor companies

**Make More Remodeling  
Possible with a  
Home Improvement Loan**



**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](https://solvaybank.com/hi)**



**Funds could be available within 1 business day**



**Quick, local decisions – typically 24 hours or less**



**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**

**Apply today at [solvaybank.com/hi](https://solvaybank.com/hi)**

All loans are subject to credit approval.  
\*Home Improvement loans are closed-end, unsecured loans at a fixed interest rate. As of 1/1/24, the annual percentage rate (APR) advertised 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. Additional terms and conditions may apply. A typical loan payment example is as follows: A loan for \$10,000 with an annual percentage rate of 8.19% for 48 months, your monthly payment would be \$245.02. Offer is subject to credit approval. Rates and terms are subject to change without notice.

