

## **PROGRAM DETAILS**

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

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

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



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



Low fixed rates for home repairs, maintenance & makeover projects



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



Convenient online application process at [solvaybank.com/hi](https://solvaybank.com/hi)



Funds available with 1 business day or less



Quick, local decision – 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. Home Improvement loans require a formal quote or invoice from a licensed contractor and borrower must have an ownership interest in the property that is being improved. 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.