



PROGRAM DETAILS

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

Rates: Fixed rates as low as
8.24%^{APR*}

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



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



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 10/17/24, 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 8.24% for 48 months, your monthly payment would be \$245.26. Offer is subject to credit approval. Rates and terms are subject to change without notice.

Member
FDIC

SB-755 (10-2024) 2023 Solvay Bank Corp.

