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Senior Branch Officer

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NMLS #912878

Personal Banking
Business Banking
Mortgage Products
Home Equity Products

Trustco Bank Mortgages:

- No Borrower Paid Private Mortgage Insurance
 - No Appraisal or Broker Fees
 - Wide Range of Terms Available
 - Condominium and New Construction Loans
 - Home Equity Products
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Home Equity Loan

Loan Amounts: \$5,000 - \$300,000

Loan Terms: 1st Lien: 10-20 Years
2nd Lien: 5-20 Years

Loan to Value: 1st Lien: 89.5%
2nd Lien Behind Trustco 1st Lien: 89.5%
2nd Lien Behind Other Lender's 1st Lien: 80.0%
Aggregate between \$647,200-\$800,000: 84.5%
Aggregate over \$800,001: 80.0%
Condo: 75.0%

Occupancy Type: Primary Residence only

Rate Lock: 90 days

Repayment Options: Monthly only

Number of Units: Up to 4 units

Additional Features

- No closing costs (subject to 3 year recapture penalty)

Home Equity and ARM Product Rates

6/17/2022

Home Equity Products	With Autocharge	Without Autocharge
Home Equity Loan 1st Lien	5.250%	5.375%
Home Equity Loan 2nd Lien	5.625%	5.750%
Fixed Rate HECL - 1st Lien	4.875%	5.000%
Fixed Rate HECL - 2nd Lien	5.250%	5.375%
Variable HECL (2.49% Intro Rate)	Prime + 0%	Prime + 0.125%

10/1 ARM Products	With Autocharge	Without Autocharge
10/1 ARM - Primary	5.250%	5.375%
10/1 ARM - Secondary	5.750%	5.875%
10/1 ARM - Jumbo 1 Primary	5.375%	5.500%
10/1 ARM - Jumbo 2 Primary	5.500%	5.625%
10/1 ARM - Condo Primary	5.250%	5.375%

7/1 ARM Products	With Autocharge	Without Autocharge
7/1 ARM - Primary	4.875%	5.000%
7/1 ARM - Secondary	5.375%	5.500%
7/1 ARM - Jumbo 1 Primary	5.000%	5.125%
7/1 ARM - Jumbo 2 Primary	5.125%	5.250%
7/1 ARM - Condo Primary	4.875%	5.000%

5/1 ARM Products	With Autocharge	Without Autocharge
5/1 ARM - Primary	4.625%	4.750%
5/1 ARM - Secondary	5.125%	5.250%
5/1 ARM - Jumbo 1 Primary	4.750%	4.875%
5/1 ARM - Jumbo 2 Primary	4.875%	5.000%
5/1 ARM - Condo Primary	4.625%	4.750%

3/3 ARM Products	With Autocharge	Without Autocharge
3/3 ARM - Primary	4.375%	4.500%
3/3 ARM - Secondary	4.875%	5.000%
3/3 ARM - Jumbo 1 Primary	4.500%	4.625%
3/3 ARM - Jumbo 2 Primary	4.625%	4.750%
3/3 ARM - Condo Primary	4.375%	4.500%



TrustcoBank.com | 800-670-3110

Home Equity Credit Line

What can your equity do for you?

- ✕ No appraisal fees or origination fees
- ✕ Low variable rates
- ✕ Revolving credit line based on the equity you have in your home
- ✕ Quick, local decisions

2.49% 4.75%

APR* 12 Months
Introductory Rate

APR* After
Introductory Rate



TRUSTCO BANK®

Your Home Town Bank

Home Town *in every way*

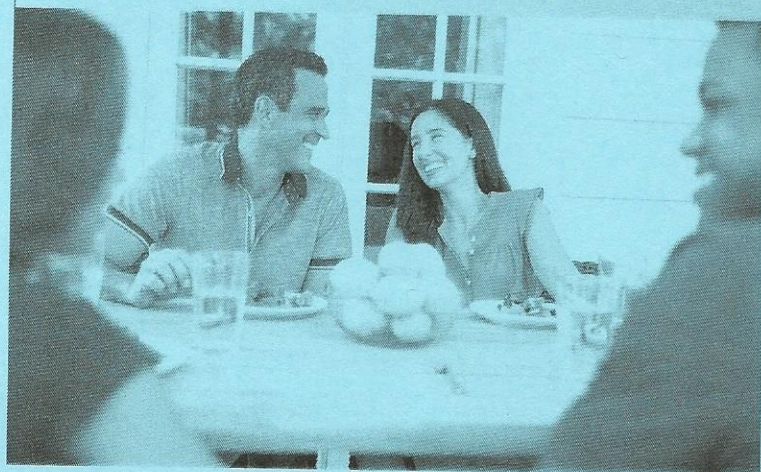
Discover and learn more about our other equity options and loans at your local branch or visit us online at TrustcoBank.com

*Annual Percentage Rate (APR). Rate listed applies to owner-occupied primary residence 1st and 2nd Lien Home Equity Credit Line of \$7,500 - \$300,000. Includes autocharge discount of 0.125%. The APR is fixed for the first 12 months. After the first 12 months, the APR is a variable rate for the remaining life of the loan based on the Prime Rate. APRs are variable and subject to change weekly based on the Wall Street Journal Prime Rate, which is currently 4.75% effective June 16 2022. The maximum rate is 16.00% APR. The term is based on a 10 year draw period and a 20 year repayment period. Property insurance required and flood insurance may be required. If you terminate your loan within 3 years of your closing date or do not advance \$15,000 at closing, you will be required to reimburse Trustco Bank for any third party fees that may have been paid on your behalf. Third party fees include mortgage tax and mortgage filing fee totaling \$570 based on a \$50,000 line at a 1% tax rate. Mortgage tax and filing fees may vary by mortgage document, county and state. Consult a tax advisor regarding tax deductibility of interest. Please note: Subject to credit approval. All rates subject to change. We reserve the right to alter or withdraw this product or certain features thereof without prior notification. NMLS# 474376

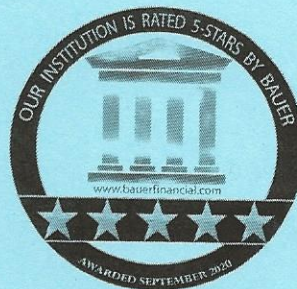


Member FDIC

Update 6/16/2022



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Fixed-Rate Home Equity Credit Line

Now is the best time to unlock your home's value!
Let your home help you build your future.

as low as

4.490%

APR

for 20 years

- ✗ No annual or application fee
- ✗ Revolving line available as needed for first 5 years
- ✗ No closing costs¹
- ✗ Borrow up to \$300,000

Quick, local decisions

Discover and learn more about our other equity options and loans at your local branch or visit us online at TrustcoBank.com

***Annual Percentage Rate (APR) current as of: 5/4/2022.** Includes autocharge discount of 0.125%. This rate applies to loans in the first lien position, up to 89.5% Loan-to-Value (LTV) with a term based on a 5 year draw period and a 15 year repayment period and payments auto charged from a Trustco Bank deposit account- During the 5 year draw period, payments are interest only. After this period, payments will convert to principal and interest calculated at the remaining 15 year term. Property insurance required and flood insurance may be required. Home Equity Credit Lines are also available as a second lien, different terms and conditions apply. Please contact a branch for more details. **Loan payment example:** \$50,000 loan at 4.000% for 20 years, interest only payment for the 5 year draw period would be approximately \$166.67. The principal and interest payment would be \$369.84 calculated over the remaining term of 15 years.

(1) If you terminate your loan within 3 years of your closing date or do not advance \$15,000 at closing, you will be required to reimburse Trustco Bank for any third party fees that may have been paid on your behalf. Third party fees include mortgage tax and mortgage filing fee totaling \$570, based on a \$50,000 line at a 1% tax rate. Mortgage tax and filing fees may vary by mortgage document, county and state. Consult a tax advisor regarding tax deductibility of interest. Please note: Subject to credit approval. All rates subject to change. We reserve the right to alter or withdraw this product or certain features thereof without prior notification. NMLS# 474376

Home Town *in every way*



TRUSTCO BANK®

Your Home Town Bank



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Bankwide 5.4.2022