

SAVING MORE ON YOUR HOME LOAN STARTS HERE

Make your next move extraordinary — with fewer fees and more savings.

NO CLOSING COST MORTGAGE*

Say goodbye to closing costs and hello to homeownership.

Your next move is now more affordable. Our No Closing Cost Mortgage helps you save by excluding most upfront mortgage fees—so you can settle in faster and with fewer expenses.

HOMETOWN HEROES DISCOUNT PROGRAM**

Exclusive benefits for those who serve our communities.

With a \$500 credit towards closing costs, and a 0.125% rate discount, our Hometown Heroes Discount Program is our way of saying thank you to local educators, first responders and military personnel.

**Scan the QR code to view current rates
and discover our home loan offers.**



www.nbtbank.com/mortgage

*The No Closing Cost Mortgage product excludes most up-front mortgage loan fees, including but not limited to origination fees, processing or application fees, flood certifications, credit report and underwriting fees, appraisal reports, and mortgage recording and mortgage tax fees. Borrower(s) will still be obligated to pay third-party and optional fees, including but not limited to any fees associated with buying down or extending the interest rate, real estate tax prorations, homeowner's insurance premiums, home inspections and surveys, owner's title insurance and private mortgage insurance premiums, closing and escrow fees, and reserve funds for escrow accounts.

**Applicable for single-unit, owner occupied homes only. Discount available active-duty military, teachers employed full-time in public or private school, Police officers and EMS responders employed with a local municipality, city, county or state and Firefighters employed or who volunteer with a local municipality, city, county or state. Closing cost discount will be the greater of this program or the mortgage program, if available. Does not apply to FHA, VA or USDA Rural Housing loan programs.

Member FDIC

