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2016 Month of Thanks

Stop into a Branch each Friday in November for a Special Giveaway and Treat!

Customer Loyalty Program allows you to earn up to \$350!

\$150 For an Approved First Mortgage at Closing

*Mortgage must be approved and close. Bonus will be paid out within 4 weeks of closing.**

\$100 For an Approved Home Equity Loan or Home Equity Credit Line at Closing

*Mortgage must be approved and close. Bonus will be paid out within 4 weeks of closing.**

\$50 For an Approved Auto Loan at Closing

*Loan must be approved and close. Bonus will be paid out within 4 weeks of closing.**

\$25 For an Approved Home Town Mastercard[®] 1

For approved cards. Bonus will be paid out within 4 weeks of approval

\$25 For consultation with our Financial Services Department 2

For meetings scheduled in November 2016. Bonus will be paid out within 4 weeks of meeting

Preferred Rate on a One Year CD 3

All offers begin at 9:00 AM ET on 11/1/2016 and end at 4:59 PM ET on 11/30/2016 (the promotional period). All promotional offers must be verified by Trustco Bank before any bonus is rewarded. Bonus will be paid within 4 weeks upon verification. Payment for any of the promotional offers requires a Trustco Bank deposit account. All bonuses will be paid as a credit to your Trustco Bank deposit account. \$350 maximum credit per customer. Trustco Bank employees excluded. Trustco Bank may report to the IRS the value of any premium. Any applicable taxes are the responsibility of the account holder.

*All offers and extension of credit are based on credit approval. All loans must be applied for during the promotional period. Offers available one time per household. If a loan product does not close for any reason, the bonus will not be rewarded.

1 - Variety of Home Town Mastercard[®] types available. Please speak with a Branch Manager and refer to the credit card applications or visit www.trustcobank.com/creditcard to determine which card is right for you. To receive the \$25, you must apply and be approved for a Home Town Mastercard[®] during the promotional period.

2 - A consultation with our Financial Services Department must be scheduled within the promotional period. The consultation can occur after the promotional period. Bonus will be paid out after consultation. No bonus will be rewarded for canceled or missed meetings. Products and services offered through the Financial Services Department are Non-Deposit Products, Not FDIC Insured/No Bank Guarantee/May Lose Value.

3 - The minimum balance requirement to open and achieve Annual Percentage Yield is \$500. Interest is accrued daily and credited monthly. Substantial penalty for early withdrawal. Fees may reduce earnings.

Please note: Trustco Bank reserves the right to alter or withdraw these products or certain features thereof without prior notification.

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