



Specials

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MAKE YOUR MOVE TO KINDERHOOK BANK AND GET \$250!

Open a new Freedom or eFreedom personal checking account and have a direct deposit of \$100 or more within 60 days of opening the account, and your \$250 bonus will be credited to your new checking account.

Stop by any branch and speak to a customer service representative to open your new checking account today!

Available for a limited time and applies to any new personal eFreedom or Freedom checking account opened at Kinderhook Bank. New account customer cannot have any type of existing checking account. Employees of Kinderhook Bank are not eligible for bonus. \$250 bonus will be credited to new eFreedom or Freedom checking account within 30 days of the first direct deposit of at least \$100 which must be received within 60 days of the new account opening. **For eFreedom accounts:** You must meet the following criteria to earn the disclosed interest rate and to receive a refund of ATM surcharges up to \$25 during the statement cycle (period of time between account statements); 10 Visa® CheckCard point-of-sale (POS) debit transactions posted and cleared (not including ATM transactions), receive electronic statements, have one direct deposit during the statement cycle, and if your average daily balance is \$20,000 or less, the interest rate on the entire balance will be 2.48% with an Annual Percentage Yield of 2.50%. If you meet the criteria listed, an interest rate of 0.35% will be paid only for the portion of your average daily balance that is greater than \$20,000. The APY for this tier will range from 0.51% to 2.51% depending on the balance in the account. If the criteria listed above is not met during the statement cycle, you will earn interest as follows: if your average daily balance is \$1,000 or less, the interest rate paid on the entire balance will be 0.00% with an APY of 0.00%, if your average daily balance is greater than \$1,000, an interest rate of 0.03% will be paid only on that portion of your average daily balance that is greater than \$1,000. The APY for this tier will range from 0.00% to 0.03% depending on the balance in your account. Fees may reduce earnings. Rate and APY are variable and are subject to change or cancellation at any time. Rate is effective as of 5/1/17. Minimum to open account is \$25 and is available for personal accounts only. \$250 bonus cannot be combined with any other special offers. **For Freedom accounts:** If your average daily balance is \$1,000 or less, the interest rate paid on the entire balance will be 0.00% with an APY of 0.00%, if your balance is greater than \$1,000, and interest rate of 0.03% will be paid only on that portion over your average daily balance that is over \$1,000. The APY for this tier will range from 0.00% to 0.03%, depending on the balance in your account. Fees may reduce earnings. Rate and APY are variable and are subject to change or cancellation at any time. Rate is effective as of 6/1/17. Minimum to open account is \$25 and is available for personal accounts only. \$250 bonus cannot be combined with any other special offers.

17-MONTH CERTIFICATE OF DEPOSIT

Save for the future and get a great rate with our 1.20% APY* 17-Month CD here at Kinderhook Bank!

Visit any branch or call 518.758.7101 to get started. *Annual Percentage Yield. Rate effective June 1, 2017 and may change at any time prior to account opening. CD will automatically renew into a 1-Year term at the current rate at that time. Minimum to open account is \$500. Penalty will be imposed for early withdrawal. Fees may reduce earnings.

May not be combined with any other rate promotions. Municipal and Institutional accounts are not eligible for promotion.

4.50%APR* VARIABLE RATE HOME EQUITY LINE OF CREDIT

Put the equity in your home to work for you with our 4.50%APR variable rate Home Equity Line of Credit and pay no NYS Mortgage Tax!

[Click here](#) to submit your information and then click on Getting Started. Our staff will contact you to see how we can help find the right home equity or mortgage product for you!

*Rate is variable and subject to change at any time. APR is Prime rate plus 0.50% with a floor rate of 4.50% and a ceiling rate of 14.50%. The Prime Rate for any billing cycle will be the latest Prime Rate for the U.S. published in the Money Rates section of the Wall Street Journal ("Latest U.S. Prime Rate") on the last day on which the latest U.S. Prime Rate is published in the preceding calendar month. The Prime Rate as of March 16, 2017 is 4.00%. Applicants are subject to credit/income approval and must meet Kinderhook Bank underwriting guidelines to qualify. After the minimum draw required at closing, take up to 10 years to access the available credit line and 15 years to repay. Up to an 80% Total Loan to Value (LTV) ratio on a single family, primary or secondary, owner-occupied home. Up to 70% LTV on Investor 1-2 unit properties. Loan amounts available of \$20,000 up to \$417,000. Minimum draw required at closing equal to 20% of the total HELOC line amount or \$25,000 whichever is less. If HELOC line is

used for first lien position, borrower is required to purchase Title Insurance which generally totals between \$644.00 and \$3,477.96. Borrower is not required to pay NYS Mortgage tax. You must carry hazard insurance on the property that secures your agreement. If applicable, flood insurance may also be required. You may obtain insurance through any person or company of your choice, which is reasonably acceptable to the bank. Special offer applies to new HELOC applications only. Consult a tax advisor for further information regarding the deductibility of interest/charges. Limited time offer. Program may change at any time. NMLS #402626.

MOBILE & TABLET BANKING APP!

Want to make your online banking even easier? Search for Kinderhook Bank in the App Store(TM) or Google Play(TM) and download the app on your smart phone or tablet! You need to be enrolled for our online banking program in order to use the app. [Click here](#) for more info!

MESSENGER BANKING

Premier Messenger is a free* account alert system that allows online banking customers to set up messages. You choose what messages you want to receive based on your unique financial needs. And, you can set up alerts to be delivered via text message or by email! If you're already enrolled in Online Banking, login and click on the word "NEW" next to the account you would like to initiate an alert for. If you're not already enrolled in online banking and want to enroll, please visit any branch, call us at (518)758-7101, or email us by [clicking here](#).

* Third party data and messaging fees may apply.

ESTATEMENTS

They look just like your paper statements, and you'll receive them sooner! When your eStatement is ready, we'll send you a secure e-mail letting you know you can view it online. Your eStatement will look just like your current paper statement and will contain the same information, so it's easy to use. eStatements are FREE and available to you 24 hours a day, seven days a week! If you're already enrolled in online banking, sign in and enroll today! If you're not already enrolled, [click here](#) for more info!