



ADIRONDACK BANK

Your Resource For Life.

Small Business. Big Savings.

Adirondack Bank can help you equip your business for the future and take advantage of historically low rates. Whatever it takes to give your business an edge, from new computers to factory equipment, finance \$10,000 to \$1.5 million of new equipment at fixed rates as low as 3.25% APR. **You may be eligible to deduct up to 100% in 2012 of your equipment purchases if you meet certain qualifications.** Consult your tax advisor regarding specific limitations, exceptions, etc.

At Adirondack Bank we help businesses grow. We're more responsive to the local business community because we are part of the local community. **Local Independent Bank. Local Independent Decisions.** Contact us today and find out what we can do for you. The new Equipment Financing Program from Adirondack Bank. Better banking for your business.

EQUIPMENT
FINANCING
PROGRAM/
COMMERCIAL
LOAN

3.25%
APR*

FOR UP TO 36 MOS.

3.99%
APR*

FOR 37-60 MOS.

Utica Whitesboro Herkimer Little Falls Boonville Old Forge Lake Placid
Rome Mohawk Ilion Holland Patent Syracuse Saranac Lake Plattsburgh

CLIENT SERVICES

315-272-2500 or 1-877-404-BANK(2265) ★ www.adirondackbank.com



Member
FDIC

*APR = Annual Percentage Rate. APR accurate as of 2/29/12. Loan minimum \$10,000 and \$1,500,000 maximum. Please see a Lending Officer or Branch Banking Representative for details. Payment examples: \$50,040 loan for 36 months at 3.25% = 36 monthly payments of \$1,460.74. \$100,040 loan for 60 months at 3.99% = 60 monthly payments of \$1,841.94. Payment includes UCC filing fee. Insurance required, premium amount not included in payment example. Current Adirondack Bank loans will not be refinanced at this rate. Limited time offer, subject to change. Subject to credit approval, personal guarantee required. Adirondack Bank is a full-service Retail and Business Bank that serves communities in Central and Northern New York, and offers a full suite of deposit, lending and cash management products and services. For more information on the bank, please visit our website at www.adkbank.com or call us at 315-798-4039 or 1-877-404-BANK (2265) Option 4.