



SERVICES OFFERED

Credit Services Offered

Pathfinder Bank is consistent with safe and sound banking practices and offers to the community the following services:

Real Estate Loans

Secured loans to individuals to construct, improve or purchase real property and improvements.

****NOTE: Mortgage and Construction loans are processed through the Main Office ONLY****

1. Conventional loans for owner occupied one to four family residences. The bank will loan 97% of value when the mortgage is insured with Private Mortgage Insurance.
2. Participating lender City of Oswego, City of Fulton, Oswego County Community Development Agency "affordable home ownership" programs
3. Approved lender under the USDA Rural Guaranteed Loan Program
4. Approved lender under the FHLB of NY Homebuyer Dream Program
5. Construction loans for one to four family residences
6. Property Improvement Loans
7. Second mortgage (Home Equity) loans
8. Mobile Homes with land
9. Loans for residential building lots
10. Home Equity Line of Credit
11. Mobile Home Loans (rented lots)

Consumer Loans

Secured and unsecured loans to individuals for personal, family or household purposes:

1. Passbook loans
2. Secured Personal Loans:
 - a. Auto
 - b. Boat
 - c. Recreational Vehicles
 - d. Mobile Homes
3. Unsecured Personal Loans
4. Unsecured personal line of credit
5. Third party credit cards



Commercial Loans

With safe and sound banking practices and considering the size of our institution, the Bank is prepared to extend the following types of credit:

****NOTE: Commercial loans are processed through the Main Office ONLY****

1. Conventional mortgage loans on income producing residential properties
2. Mortgage loans on commercial properties
3. Commercial loans, secured and unsecured
4. Leasing
5. Loans guaranteed by the US Small Business Administration
6. Loans secured by the US Department of Agriculture and Rural Development and also Farm Service Agency
7. Participation in cities of Oswego and Fulton Micro loan Business Enterprise
8. Standby letters of credit
9. Merchant credit card processing
10. Remote Deposit Capture

Services Offered

Deposit Services

Savings Accounts
Business Checking
Young Investors Club
Holiday Club Accounts
Certificates of Deposit
Checking Accounts
NOW Accounts
Bank-by-Mail
Check Protection
Overdraft Privilege
Individual Retirement Accounts
ACH Origination
Money Orders (for customers)
Direct Deposit
U.S. Savings Bonds (redemption only)
Bank Checks (for customers)
Wire Services (for customers)
Internet Banking
Remote Deposit Capture (consumer and business customers)



Other Services

Deposit Services

Investment Services

Mobile Banking

Online Banking/Bill Payment

Automatic Teller Machines – 24-hour banking

Ready Banking Card (Debit) (Instant issue)

Cash Advances

Notary Service

Safety Deposit Boxes

Automatic Loan Payments

Night Depository Services

Collector Bearer Bond Coupons

Other Services available at all full-service branch locations