

Let First Niagara Bank help make your dream of a first home come true.

Join

The First Home Club

- Open a First Home Club savings account
- Receive Grant funds up to \$7500 with a \$4 to \$1 savings match (for down payment and closing costs towards your new home)
- Income and Geographic restrictions apply

For more information contact:



visit us at firstniagara.com/firsthomeclub

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. The First Home Club is a grant/savings program, provided by the Federal Home Loan Bank of New York. The First Home Club program requires monthly deposits into this account during a period of 10 to 24 months. To qualify for the maximum grant of \$7,500 you must save at least \$1,875 at the end of your savings period. Any missed deposits or withdrawals from the account prior to grant approval may result in termination from the grant program. Information and offer are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states.

