



Banking • Loans • Investments • Tax & Payroll • Insurance

P.O. Box 3337, Kingston, New York 12402  
(866) 440-0391 • [www.ulstersavings.com](http://www.ulstersavings.com)

## ULSTER SAVINGS BANK TO HOST FREE HOMEBUYER SEMINAR IN RED HOOK

Ulster Savings Bank would like to invite the public to attend a **FREE** “Homebuyer Seminar” on Thursday, February 25<sup>th</sup> from 6:00pm – 8:00pm at the their 7296 South Broadway, Red Hook branch. The seminar will be conducted by Don Doyle, an Ulster Savings Bank Mortgage Consultant serving Dutchess, Columbia and Greene Counties.

The seminar, which is designed to educate first-time homebuyers, will feature topics such as home affordability, qualification guidelines, predatory lending, understanding the real estate transaction, homebuyer grant opportunities (ranging from \$5,000 to \$20,000) and much more.

The new tax credits for first-time homebuyers will also be discussed, however, individuals should consult their tax advisors about whether or not they qualify for these tax credits.

Registration is recommended, but not required, as space is limited. **To reserve your seat, please call Don Doyle at Ulster Savings Bank at (845) 758-4020, ext. 6502 or e-mail him at [ddoyle@ulstersavings.com](mailto:didoyle@ulstersavings.com).** A contact phone number or e-mail address is requested when registering in the event the class is canceled due to inclement weather.