



Banking · Loans · Investments · Tax & Payroll · Insurance

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

ULSTER SAVINGS BANK TO OFFER FREE INFORMATIONAL SEMINAR AT POUGHKEEPSIE BRANCH

The public is invited to attend an upcoming **FREE** seminar at Ulster Savings Bank's 39 Burnett Boulevard, Poughkeepsie branch. This seminar will be facilitated by Don Doyle, Loan Origination and Training Specialist at Ulster Savings Bank.

***"The Successful Homeowner"* – Wednesday, June 8th from 6:00pm – 8:00pm**

The focus of this seminar will be the foundation for owning your own home. A discussion of the steps in preparing to own a home, many of which may take up to 1-2 years to complete, will be held during this 2-hour event.

Topics to be discussed will include:

- Saving for a down payment and closing costs
- Potential grant funds available for first-time homebuyers
- Determining how much home you can afford
- Review the "forgotten" responsibilities of home ownership – maintenance, upkeep, heating/cooling and other utility costs

Seating for this event is limited and reservations are required. Register today by calling US at **338-6322, ext. 6502** or sending an e-mail to Don at **ddoyle@ulstersavings.com**.