



■ **One Day Only! Rates as low as 4.74% APR Personal Loan***

■ **Fee-Free Visa® Gift Cards****
(5 maximum per person)

■ **Enter a Drawing to Win an Echo Show*****

Join us at 8 a.m.



Offers Available Black Friday Only. Hurry In!

Happy Thanksgiving. We are opening our doors this year at 8 a.m. on Black Friday, November 23rd!

We will be offering a Black Friday low rate personal loan, a chance to win an Echo Show by Amazon and fee-free Visa gift cards – not to mention free coffee and donuts to get you started on your way to the busiest shopping day of the year.

Stop by any branch on Black Friday to enter our drawing or pick up your fee-free Visa gift cards. You can apply for your low rate personal loan at any branch or call 518-393-1326 and press '3' to speak to a Loan Expert.

*Annual Percentage Rate. Interest rate is fixed. Personal loan promotion is only valid for loans that are applied for and disbursed on 11/23/18. Promotional rate includes a 0.25% APR discount for automatic loan payments. Promotional rate is valid for a term up to 24 months. Other rates and terms available. Only one promotional personal loan per member. All loans are subject to approval and actual rate may vary.**Visa Gift Card fee is waived for the first 5 gift cards purchased on 11/23/18 only. Maximum of 5 gift cards per person while supplies last. *** Must be a First New York member to win. Entries will be accepted at First New York branch locations on 11/23/18 only. Actual drawing will take place 11/29/18 and two Echo Show prizes will be awarded. Winner will be contacted by phone and must pick up prize within one week of notification or another winner will be chosen. Odds of winning are based on number of entries received.