



Consumer Loan Deferment

If your finances have been affected by COVID-19:

1. Call us Monday through Friday – 8:00 AM to 5:00 PM and Saturday – 9:00 AM to 12:00 PM at (877) 404-2265, Option 1 or call your local branch.
2. Specify your loan type (consumer loan, home equity loan, mortgage*).
3. An Adirondack Bank loan representative will prepare an application for payment deferral based on information that you provide.
4. Your application will be reviewed for approval. The bank will provide a decision as soon as possible, but no later than 10 days from the date that we deem your application for payment deferral is complete.
5. A deferral agreement will be sent to you for review and signature.
6. Return signed deferral agreement to Adirondack Bank for processing. Agreements can be returned three ways:
 - ✓ Branch drive thru drop off
 - ✓ Night depository drop off
 - ✓ USPS or FedEx to: 185 Genesee Street, Utica, NY 13501

Don't be concerned with late fees. Adirondack Bank's goal is to make this as stress free as possible.



ADIRONDACK BANK™

Bank Local

Utica
(804 Charlotte Street)[†]
(2817 Genesee Street)[†]
Rome[†]
New Hartford[†]

Whitesboro[†]
Herkimer[†]
Ilion[†]
Little Falls[†]

Holland Patent[†]
Boonville[†]
Sylvan Beach[†]
Old Forge[†]

Saranac Lake
(139 Church Street)[†]
Lake Placid
(38 Hadjis Way)[†]
Plattsburgh[†]

Client Service Center (877) 404-2265, Option 1 | adkbank.com

*Other options may be available for [Freddie Mac mortgages](#). [†]Drive thru locations available

