

## Accessibility of Delivery Systems

The Bank offers banking functions through various channels. Some or all of these channels are widely available to all customers. Telephone banking services are available to all customers via two methods. Our contact center is available from 8:00 a.m. - 5:00 p.m., Monday through Friday and Saturday from 9:00am – 1:00pm. Our automated telephone system, is available to all customers 24 hours a day, and offers a full array of services including account inquiries, rate inquiries, account transfers, loan payments, verification of checks and deposits, and investment calculations.

Personal online banking services are also offered to all Bank customers. The Bank maintains two websites, at [www.chemungcanal.com](http://www.chemungcanal.com) and [www.capitalbank.com](http://www.capitalbank.com) that provide on-line banking capabilities including new checking, savings, and CD account opening, balance inquiries, funds transfers, account statements, account histories, check images, bill payment services, real-time notifications and appointment scheduling. In addition, the websites provide information including product and service descriptions, employment opportunities, Bank news, history, financial information, and “contact-us” capabilities via e-mail.

Mobile banking apps are available for download for Apple and Android devices. Mobile banking services include on-line banking capabilities such as balance inquires, funds transfers, account histories, bill payment services, mobile deposit, mobile pay, real-time alerts, appointment scheduling, Zelle, and debit card controls.

The Bank offers 24/7 support for all consumer and business debt cards. Customers are able to conduct general card inquiries, replace damaged cards, PIN reset, declined transaction inquiries, travel exceptions, Card Control Support, and report lost or stolen cards.

## Marketing

The Bank’s marketing and advertising programs are approved, reviewed, and monitored by senior management. The programs inform all segments of the community of general financial products and services offered, including those that have been developed to meet the identified needs of the community. Advertising and marketing materials are reviewed by the Bank’s Compliance Department prior to public release.

The Bank’s method of informing the community about credit product availability and rate information includes, but is not limited to:

- **Customer Statements** – Messages are printed in statement panels to inform customers about other services we offer.
- **Direct Mail** – Occasionally, targeted direct mail solicitations are sent out to promote various Bank products and services, focusing primarily on consumer and home equity loans, checking accounts and debit cards. These letters were sent to prospects and current clients throughout communities in our assessment area.
- **In-House Assistance** - The Contact Center staff is trained to handle inquires on general customer service, product information and account research. An interstate toll-free telephone number (1-800-836-3711) is promoted in direct mail and print ads.
- **inLighten Video System** – The Bank has closed-circuit video systems set up at many of its branches, except for The Station in Ithaca and Clarence, NY. The video shown is a combination of news/weather/sports/business/community provided through a third party;

including a wide variety of customized Bank ads, information pages and Bank job openings. The system is controlled by the Marketing Department and is available for posting of bank-sponsored community events.

- **Internet Web Banking** - Customers can get real-time account information to view real-time balances and activity on deposit and loan accounts at [www.chemungcanal.com](http://www.chemungcanal.com) and [www.capitalbank.com](http://www.capitalbank.com).
- **Newspaper Advertising** - The Bank maintains consistent advertising programs in the local newspapers that reach consumers in the delineated market area. Institutional ads, deposit products and credit offerings are primarily promoted in local newspapers such as Elmira Star-Gazette, The Leader, The Morning Times, the Towanda Daily Review, Press and Sun Bulletin, The Ithaca Journal, The Cortland Standard, The Auburn Citizen, The Business Review (Albany), The Albany Times Union, Spotlight News (Albany, Saratoga, and Delmar region), and Community News (Clifton Park).
- **Person-to-Person (P2P)** – Person-to-person payments can be performed using the Zelle.
- **Radio** – The Bank continues an advertising schedule with area radio stations in all counties that it serves.
- **Signage** - Lobby display signs, inLighten and billboards, are used for special promotions.
- **Digital Advertising/Social Media** – The Bank uses social media outlets such as Facebook, Instagram, and LinkedIn to inform the public of information relative to the community it serves, Bank-sponsored community events, and advertising of its products and services.
- **Telephone Banking Services** - Customers can obtain information on checking and saving accounts, certificate of deposits, individual retirement accounts, or loans using an automated voice response system.
- **Television** - Spectrum covers all counties served by CCTC. We also purchase advertising on network affiliates throughout the footprint and place advertising on Over-the-Top (OTT) streaming services (Hulu, for example).

## **Products and Services Offered**

### **Deposit Services - Chemung Canal Trust Company – Retail only**

- 49 Forever Checking
- Bank at Work Checking Account
- Bank On Checking
- Free Checking
- Global Checking
- Global 1.0 student checking for age 13-17
- Global 2.0 for young adults age 18-25
- Holiday Clubs
- Investment Certificates & Individual Retirement Accounts
- Professional Advantage Checking Account
- Variable Interest Rate Health Savings Account
- Variable Interest Rate Insured Money Market Account (IMMA)
- Variable Interest Rate NOW Checking
- Variable Interest Rate Personal Savings Account
- Variable Interest Rate Prestige Banking Checking
- Variable Interest Rate Prestige Plus Checking
- Variable Interest Rate Prestige/Privilege Insured Money Market Account (IMMA)
- Variable Interest Rate Youth Savings

### **Deposit Services – Capital Bank – Retail only**

- 49 Forever Checking
- Bank at Work Checking Account
- Bank On Checking
- Free Checking
- Global Checking & Capital Global Rewards
- Global 1.0 student checking for age 13-17
- Global 2.0 for young adults age 18-25
- Holiday Clubs
- Investment Certificates, Capital Global Rewards Certificate & Individual Retirement Account
- Professional Advantage Checking Account
- Variable Interest Rate Capital Personal Insured Money Market Account (IMMA)
- Variable Interest Rate Capital Privilege Insured Money Market Account (IMMA)
- Variable Interest Rate Health Savings Account
- Variable Interest Rate NOW Checking
- Variable Interest Rate Personal Savings Account
- Variable Interest Rate Prestige Banking Checking
- Variable Interest Rate Prestige Plus Checking
- Variable Interest Rate Youth Savings

### **Loans Services - Chemung Canal Trust Company and Capital Bank**

- Auto Loans
- Construction Financing
- Credit Builder Loans
- Home Equity
- Letters of Credit
- Line of Credit
- Mortgages
- Personal Loans
- Secured Loans
- Term Loans
- Unsecured Loans

### **Other Services Available - Chemung Canal Trust Company and Capital Bank**

- Account Aggregation
- Account to Account Transfers
- Alerts
- ATM – Deposit enabled services
- Card Valet
- Courtesy Pay
- Debit Cards
- E-statements
- Free Web Banking
- ICS Funds Placement – Personal, business or municipal account holders
- Master Card ® Check Cards
- Mobile Banking
- Mobile Deposit
- Mobile Pay

- No Fee On-Line Bill Pay
- Official Check and Money Orders
- Online Account Opening
- Online Appointment Scheduler
- Overdraft Protection – Savings account or LOC options
- Overdraft Protection – Overdraft limits
- Personal Budgeting Tool
- Personal Savings Goals
- Rewards Program
- Safe Deposit Boxes
- Wire Services
- Zelle – Person to person payments

### **Business Banking Services - Chemung Canal Trust Company and Capital Bank**

- Analyzed Business Checking
- Analyzed Business Variable Interest Rate Checking
- Business Checking
- Business Sweep Accounts
- ICS Accounts
- CDARS
- Investment Certificates & Jumbo Certificates of Deposit
- Landlord Tenant Checking Account
- Landlord Tenant Savings Account
- Non-Profit Checking
- Premier Business Checking
- Public Funds Checking
- Variable Interest Rate Business Money Market Account (IMMA)
- Variable Interest Rate Business Now Checking
- Variable Interest Rate Business Savings Accounts
- Variable Interest Rate IOLA Insured Money Market Account (IMMA)
- Variable Interest Rate Prestige/Privilege Business Money Market Account (IMMA)
- Variable Interest Rate Public Funds Insured Money Market Account (IMMA)
- Variable Interest Rate Public Funds NOW Account
- Variable Interest Rate Public Fund Savings Account
- Variable Interest Rate Non-Profit Insured Money Market Account (IMMA)
- Variable Interest Rate Non-Profit NOW Account
- Variable Interest Rate Non-Profit Savings Account
- Zero Balance Checking

### **Chemung Canal and Capital Bank – Other Business Services**

- Account Reconciliation
- ACH Debit Review
- ACH Manager (ACH Origination)
- Bill Payment
- Business Banker
- Business Mobile Deposit
- Business Mobiliti
- Check Reconciliation

- Direct Deposit of employee payroll
- Lock Box Service / Tax Processing
- Master Card ® Business Cards
- Positive Pay
- Remote Deposit Capture
- Sweep Agreements
- Multibank Reporting (BAI Files)