

Branch Distribution

Branch Opening and Closing Record

In 2016, the Ithaca Commons office was closed, all accounts associated with that office were redistributed to the other three offices located in the Ithaca area. In 2016, the Clifton Park office was relocated to 25 Park Avenue, Clifton Park, NY 12065. In 2017, the Genesee St. office was relocated to 110 Genesee St. Auburn, NY 13021. In January 2018, the Schenectady Office was opened at 2 Rush Street, Schenectady, NY. In April 2018, the Wilton Office was opened at 3057 Route 50, Saratoga Springs, NY 12866. On January 18, 2019, the Oakdale Office was closed. All accounts associated with that office were redistributed to the Vestal Office. On March 29, 2019, the Painted Post office was closed. All accounts associated with that office were distributed to Corning and Bath offices. On July 16, 2019, Elmira Road Office walk-up ATM was closed. The 24 hour drive-up ATM remained opened. On April 30, 2020, the Towanda Office was closed. On November 20, 2020, the Tioga and Big Flats branches were closed. On May 3, 2021, the bank opened a Branch at 9159 Main Street, Suite 1B, Clarence, NY 14031 which is currently serving as a lending operations office and depositing ATM. The office is approved for a full service branch. On November 22, 2021, the Bath Office was relocated to 201 Bath Plaza, Bath, NY 14810.

Broome County, NY

Binghamton Office

Address	127 Court Street, Binghamton, NY 13901
Phone	607.771.6874
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	N/A
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 13780, State Code 36, County Code 007, Tract # 0012.00, Tract Income Level Low

Vestal Office

Address	100 Rano Blvd. Vestal, NY 13850
Phone	607.763.4028
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
Drive Up Hours	Monday - Friday 8:30 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 13780, State Code 36, County Code 007, Tract # 0143.01, Tract Income Level Upper

Cayuga County

Genesee Street Office

Address	110 Genesee Street, Auburn, NY 13021
Phone	315.255.7810
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	N/A
ATM Services	24 walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 011, Tract # 0418.00, Tract Income Level Middle

Grant Avenue Office

Address	185 Grant Ave., Auburn, NY 13021
Phone	315.253.7155
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	Two 24 hour drive up access ATM's Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 011, Tract # 0414.00, Tract Income Level Middle

Chemung County, NY

Main Office

Address	One Chemung Canal Plaza, Elmira, NY 14901
Phone	607.737.3711 or 1.800.836.3711
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday, Thursday, Friday 8:30 am – 4:30 pm Tuesday, Wednesday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 007.00, Tract Income Level Low

Arnot Road Office

Address	29 Arnot Road, Horseheads, NY 14845
Phone	607.739.0373
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
Drive Up Hours	Monday - Wednesday 9:00 am - 4:30 pm Thursday - Friday 8:30 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 0103.01, Tract Income Level Upper

Elmira Heights Office

Address	100 W. McCanns Blvd., Elmira Heights, NY 14903
Phone	607.734.1323
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Wednesday 9:00 am - 4:30 pm Thursday & Friday 8:30 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 0106.00 Tract Income Level Middle

Horseheads Office

Address	602 S. Main Street, Horseheads, NY 14845
Phone	607.739.8735
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
Drive Up Hours	Monday, Thursday, & Friday 8:30 am - 5:00 pm Tuesday & Wednesday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 0105.00, Tract Income Level Moderate

Southport Office

Address	951 Pennsylvania Ave., Elmira, NY 14904
Phone	607.734.2111
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
Drive Up Hours	Monday, Thursday, & Friday 8:30 am - 4:30 pm Tuesday & Wednesday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 0111.02, Tract Income Level Middle

Westside Office

Address	628 W. Church Street, Elmira, NY 14905
Phone	607.734.7204
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 0005.00, Tract Income Level Middle

Cortland County**Cortland Office**

Address	1094 State Route 222, Cortland, NY 13045
Phone	607.753.1707
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 023, Tract # 9710.00, Tract Income Level Upper

Erie County, NY

Buffalo Office (Approved for Full Branch by FRB and NYSDFS – Currently only Lending Office, which accepts payments)

Address	9159 Main Street Suite 1B, Clarence, NY 14831
Phone	716.777.7805
Office Hours	Monday – Friday: By Appointment Only
Drive Up Hours	NA
ATM Services	Walk up access by appointment only Enhanced Deposits Withdrawals, Deposits, Transfers, On-Ups PIN changes, and Balance Inquiries
CRA Data	MSA 15380, State Code 36, County Code 029, Tract # 146.01, Tract Income Level Middle

Schuyler County, NY

Montour Falls Office

Address	303 W. Main Street, Montour Falls, NY 14865
Phone	607.535.7103
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 10 am - 12:00 pm
Drive Up Hours	Monday - Friday 9 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Ups PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 097, Tract # 9505.00, Tract Income Level Middle

Watkins Glen Office

Address	318 N. Franklin Street, Watkins Glen, NY 14891
Phone	607.535.7186
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Ups PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 097, Tract # 9504.00, Tract Income Level Moderate

Seneca County

Seneca Falls Office

Address	54 Fall St., Seneca Falls, NY 13148
Phone	315.568.5820
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	N/A
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 99, Tract # 9502.00, Tract Income Level Middle

Steuben County, NY

Bath Office

Address	201 Bath Plaza, Bath, NY 14810
Phone	607.776.3361
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am – 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 101, Tract # 9611.00, Tract Income Level Middle

Corning Office

Address	149 W. Market Street, Corning, NY 14830
Phone	607.962.4668
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 101, Tract # 9626.00, Tract Income Level Middle

Tioga County, NY

Owego Office

Address	203 Main Street, Owego, NY 13827
Phone	607.687.0670
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 13780, State Code 36, County Code 107, Tract # 0205.00, Tract Income Level Middle

Waverly Office

Address	405 Chemung Street, Waverly, NY 14892
Phone	607.565.8168
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
Drive Up Hours	Monday, Thursday and Friday 8:30 am – 4:30 pm Tuesday - Wednesday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 13780, State Code 36, County Code 107, Tract # 0207.03, Tract Income Level Moderate

Tompkins County

Community Corners Office

Address	909 Hanshaw Road, Ithaca, NY 14850
Phone	607.257.2194
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 27060, State Code 36, County Code 109, Tract # 0005.00, Tract Income Level Middle

Elmira Road Office

Address	304 Elmira Rd., Ithaca, NY 14850
Phone	607.272.2407
Lobby Hours	Monday – Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 27060, State Code 36, County Code 109, Tract # 0010.00, Tract Income Level Moderate

The Station Office

Address	806 W. Buffalo Street, Ithaca, NY 14850
Phone	607.277.2609
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 27060, State Code 36, County Code 109, Tract # 0008.00, Tract Income Level Moderate

Pennsylvania Branch Locations**Bradford County****Canton Office**

Address	5 West Main Street, Canton, PA 17724
Phone	570.673.5127
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 42, County Code 015, Tract # 9514.00, Tract Income Level Middle

Troy Office

Address	159 Canton Street, Troy, PA 16947
Phone	570.297.0657
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 8:30 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 42, County Code 015, Tract # 9507.00, Tract Income Level Middle

Capital Bank a Division of Chemung Canal Trust Company Offices**Albany County****Latham Office**

Address	581 New Loudon Road, Latham, NY 12110
Phone	518.694.3670
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 001, Tract # 0136.04, Tract Income Level Middle

Slingerlands Office

Address	1365 New Scotland Road, Slingerlands, NY 12159
Phone	518.694.5620
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 001, Tract # 0141.00, Tract Income Level Upper

State Street Office

Address	132 State Street, Albany, NY 12207
Phone	518.434.1212
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	N/A
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 001, Tract # 0011.00, Tract Income Level Unknown

Wolf Road Office

Address	65 Wolf Road Suite 107, Albany, NY 12205
Phone	518.438.0046
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 001, Tract # 0140.01, Tract Income Level Middle

Saratoga County**Clifton Park Office**

Address	25 Park Ave., Clifton Park, NY 12065
Phone	518.579.2080
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 091, Tract # 0625.08, Tract Income Level Middle

Wilton Office

Address	3057 Route 50, Saratoga Springs, NY 12866
Phone	518.430.2832
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm

Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 091, Tract # 0607.04, Tract Income Level Middle

Schenectady County

Schenectady Office

Address	2 Rush Street, Schenectady, NY 12305
Phone	518.579.2478
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 093, Tract # 0202.00, Tract Income Level Low

Off-Site ATM Service

Off-Site ATM Opening and Closing Record

In 2016, one off-site ATM was added in the Times Union Center located at 51 S. Pearl St., Albany, NY 12207. In 2017, one off-site ATM was added in the Albany Capital Center located at 55 Eagle Street, Albany, NY 12207.

In 2018, the following off-site ATM were closed:

- Hardinge – 1 Hardings Dr., Elmira Heights, NY 14903 (Removed 7/28/18)
- Lansing Market – 3125 N. Tripphammer Road, Lansing, NY 14882 (Removed 7/28/18)

In July 2019, the following off-site ATM's were closed:

- Elmira College – One Park Place, Elmira, NY 14901 (Removed 7/9/19)
- Quality Beverage – 1137 Maple Avenue, Elmira, NY 14904 (Removed 7/9/19)
- Corning Community College – 1 Academic Drive, Corning, NY 14830 (Removed 7/9/19)
- Times Union Center – 51 S. Pearl Street, Albany, NY 12207 (Removed 7/9/19)
- Schuyler County Hospital – 220 Steuben Street, Montour Falls, NY 14865 (Removed 7/10/19)
- College Town Bagels – 415 College Ave., Ithaca, NY 14850 (Removed 7/10/19)

In June 2020, the following off-site ATM was closed:

- Elmira- Corning Regional Airport – 276 Sing Sing Road, Horseheads, NY 14845 (Removed 6/1/2020)

Chemung County

EZ Food Mart

Address	502 Broadway St., Elmira, NY 14904
ATM Service	Walk- Up Access Monday- Sunday- 5:30 am- 11 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 0011.00, Tract Income Level Middle

Tompkins County, NY

Ithaca College

Address	140 Phillips Hall, Ithaca, NY 14850
ATM Service	Walk- Up Access 24 Hours Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 27060, State Code 36, County Code 109, Tract # 0003.00, Tract Income Level Unknown

Albany County, NY

Albany Capital Center

Address	55 Eagle Street, Albany, NY 12207
ATM Service	Walk-up Access Available during scheduled events Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 10580, State Code 36, County Code 001, Tract # 11.00 Tract Income Level Unknown