

## **Opened/Closed Branch and ATM's**

### **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 were closed. On May 3, 2021, the bank opened a Loan Production Branch at 9159 Main Street, Suite 1B, Clarence, NY 14031. On November 22, 2021, the Bath Office was relocated to 201 Bath Plaza, Bath, NY 14810. On October 11, 2024, the Bank opened the Williamsville Branch at 5529 Main Street, Buffalo, NY 14221. On November 8, 2024, one of Grant Ave Office drive up ATM was closed. On November 15, 2024, the Bank closed The Station Branch. On December 13, 2024, the Clarence Branch (LPO) was closed and is administrative office only.

### **Branch Closings:**

#### **The Commons Closed in 2016**

<b>Address</b>	202 E. State St., Ithaca, NY 14850
<b>Phone</b>	607.274.4860
<b>Lobby Hours</b>	Monday - Thursday 9:00 am - 4:00 pm Friday 9:00 am - 5:00 pm
<b>Drive Up Hours</b>	N/A
<b>ATM Services</b>	24 hour drive up access & 24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers and Payments
<b>CRA Data</b>	MSA- 27060- County Code- 109- Tract #-0001.00 Tract Type - Moderate

#### **Oakdale Mall Office Closed on January 18, 2019**

<b>Address</b>	601-635 Harry L. Drive, Johnson City, NY 13790
<b>Phone</b>	607.272.2407
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
<b>Drive Up Hours</b>	N/A
<b>ATM Services</b>	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA 13780- County Code- 007- Tract #- 0142.00 Tract Type - Middle

**Painted Post Office Closed on March 29, 2019**

<b>Address</b>	243 N. Hamilton Street, Painted Post, NY 14870
<b>Phone</b>	607.962.6811
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>Drive Up Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>ATM Services</b>	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA- N/A- County Code- 101- Tract #-9623.00 Tract Type - Upper

**Towanda Office Closed on April 30, 2020**

<b>Address</b>	304 Main Street, Towanda, PA 18848
<b>Phone</b>	570.265.7169
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
<b>Drive Up Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
<b>ATM Services</b>	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA N/A, State Code 42. County Code 015, Tract # 9510.00, Tract Income Level Middle

**Big Flats Office Closed on November 20, 2020**

<b>Address</b>	437 Maple Street, Big Flats, NY 14814
<b>Phone</b>	607.562.8474
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>Drive Up Hours</b>	Monday - Friday- 9:00 am - 4:30 pm
<b>ATM Services</b>	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA 21300, State Code 36, County Code 15, Tract # 0103.00, Tract Income Level Upper

**Tioga Office Closed on November 20, 2020**

<b>Address</b>	1054 State Route 17C. Owego, NY 13827
<b>Phone</b>	607.687.5757
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>Drive Up Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>ATM Services</b>	24 hour walk up access, Enhanced Deposits, Withdrawals, Deposits, Transfers and Payments
<b>CRA Data</b>	MSA 13780, State Code 36, County Code 107, Tract # 0203.00, Tract Income Level Upper

**The Station Office On November 15, 2024**

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

**Buffalo Office (Approved for Full Branch by FRB and NYSDFS – Currently only Lending Office, which accepts payments) On December 13, 2024 – Only administrative office.**

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

**Branch Relocations:****Clifton Park Office Relocated in 2016 to 25 Park Ave., Clifton Park, NY 12065 from 7 Southside Drive, Clifton Park, NY 12065**

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

**Genesee Street Office relocated in 2017 to 110 Genesee Street, Auburn, NY 13021 from 120 Genesee Street, Auburn, NY 13021**

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

**Bath Office relocated in 2021 to 201 Bath Plaza, Bath, NY 14810 from 410 W. Morris Street, Bath, NY 14810**

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

**Branch Openings:****Schenectady Office Opened in January 2018**

<b>Address</b>	2 Rush Street, Schenectady, NY 12305
<b>Phone</b>	518.579.2478
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
<b>Drive Up Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
<b>ATM Services</b>	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>ATM Services (Lobby) – Lobby ATM was closed on 2/19/2019</b>	Walk up access during lobby hours Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA-10580 County Code- 093- Tract # 0202.00 Tract Type - Moderate

**Wilton Office Opened in April 2018**

<b>Address</b>	3057 Route 50, Saratoga Springs, NY 12866
<b>Phone</b>	518.430.2832
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
<b>Drive Up Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
<b>ATM Services</b>	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>ATM Services (Drive-up)</b>	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA-10580 County Code- 091- Tract # 0607.01 Tract Type - Middle

**Loan Production Office Openings:**

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

<b>Address</b>	9159 Main Street Suite 1B, Clarence, NY 14831
<b>Phone</b>	716.777.7805
<b>Office Hours</b>	Monday - Friday 9:00 am – 5:00 pm
<b>ATM Services</b>	Walk up access during Office Hours Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA 15380, State Code 36, County Code 029, Tract # 146.01, Tract Income Level Upper

**Williamsville Branch in October 2024**

<b>Address</b>	5529 Main Street, Williamsville, NY 14221
<b>Phone</b>	716.204.8986
<b>Office Hours</b>	Monday – Friday 9 am – 4:30 pm
<b>Drive Up Hours</b>	NA
<b>ATM Services</b>	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA 15380, State Code 36, County Code 029, Tract # 089.00, Tract Income Level Upper

**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)

**Hardinge, Inc.**

<b>Address</b>	1 Hardinge Drive, Elmira Heights, NY 14903
<b>ATM Service</b>	Walk- Up Access 24 Hour- Employee Access only Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA-21300 County Code- 015- Tract # 0108.00 Tract Type-Moderate

**Lansing Market**

<b>Address</b>	3125 N. Triphammer Road, Lansing, NY 14882
<b>ATM Service</b>	Walk- Up Access Monday-Sunday 7 am- 9 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA-27060 County Code- 109- Tract # 0015.00 Tract Type-Upper

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)

**Elmira College**

<b>Address</b>	One Park Place, Elmira, NY 14901
<b>ATM Service</b>	Walk- Up Access 24 Hours- Monday- Sunday Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA-21300 County Code- 015- Tract # 0006.00 Tract Type- Low

**Quality Beverage**

<b>Address</b>	1137 Maple Avenue, Elmira, NY 14904
<b>ATM Service</b>	Walk- Up Access Monday-Saturday- 9 am- 9 pm Sunday - 9 am- 8 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA-21300 County Code- 015- Tract # 0111.00 Tract Type - Middle

**Corning Community College**

<b>Address</b>	1 Academic Drive, Corning, NY 14830
<b>ATM Service</b>	Walk- Up Access Monday-Friday-7 am- 7 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA-N/A County Code- 101- Tract # 9629.00 Tract Type-Upper

**Times Union Center**

<b>Address</b>	51 S. Pearl Street, Albany, NY 12207
<b>ATM Service</b>	Walk- Up Access Labor Day to Memorial Day: Monday – Friday 10:00 am – 5:00 pm Saturday 10:00 am – 2:00 pm (Open later during events)

	<p>Sunday Open on event days and on sales only          Memorial Day to Labor Day:          Monday – Friday 10:00 am – 5:00 pm          Saturday, Sunday Open on event days and on sales only          Closed: New Year’s Eve, New Year’s Day, Martin Luther King Jr. Day,          Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day          after Thanksgiving, Christmas Eve, and Christmas Day. The Box office          will be open if there is an event.          Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
<b>CRA Data</b>	MSA-10580 County Code – 001 - Tract # 11.00 Tract Type - Low

**Schuyler County Hospital**

<b>Address</b>	220 Steuben Street, Montour Falls, NY 14865
<b>ATM Service</b>	<p>Walk- Up Access          24 Hour Access          Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
<b>CRA Data</b>	MSA-N/A County Code-097- Tract # 9504.00 Tract Type-Middle

**College Town Bagels**

<b>Address</b>	415 College Ave, Ithaca, NY 14850
<b>ATM Service</b>	<p>Walk- Up Access          Monday- Sunday 6:30am- 2:00 pm          Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
<b>CRA Data</b>	MSA-27060 County Code- 109- Tract # 0002.00 Tract Type - Unknown

In June 2020, the following off-site ATM’s were closed:

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

**Elmira – Corning Regional Airport**

<b>Address</b>	276 Sing Sing Road, Horseheads, NY 14845
<b>ATM Service</b>	<p>Walk- Up Access          Monday-Sunday- 5am- 12 am          Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
<b>CRA Data</b>	MSA 21300, State Code 36, County Code 015, Tract # 0103.00, Tract Income Level Upper



In June 2024, the following off-site ATM was closed:

- EZ Food Mart – 502 Broadway St., Elmira, NY 14904 (Removed 6/3/2024)

**EZ Food Mart**

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

In September 2024, the following off-site ATM was closed:

- Ithaca College – 140 Phillips Hall, Ithaca, NY 14850 (Removed 9/3/2024)

**Ithaca College**

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