

## **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**

<b>Address</b>	127 Court Street, Binghamton, NY 13901
<b>Phone</b>	607.771.6874
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 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, State Code 36, County Code 007, Tract # 0012.00, Tract Income Level Low

#### **Vestal Office**

<b>Address</b>	100 Rano Blvd. Vestal, NY 13850
<b>Phone</b>	607.763.4028
<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 8:30 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 13780, State Code 36, County Code 007, Tract # 0143.01, Tract Income Level Upper

**Cayuga County**

**Genesee Street Office**

<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, State Code 36, County Code 011, Tract # 0418.00, Tract Income Level Middle

**Grant Avenue Office**

<b>Address</b>	185 Grant Ave., Auburn, NY 13021
<b>Phone</b>	315.253.7155
<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>	<b>Two</b> 24 hour drive up access ATM's Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
<b>CRA Data</b>	MSA N/A, State Code 36, County Code 011, Tract # 0414.00, Tract Income Level Middle

**Chemung County, NY**

**Main Office**

<b>Address</b>	One Chemung Canal Plaza, Elmira, NY 14901
<b>Phone</b>	607.737.3711 or 1.800.836.3711
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>Drive Up Hours</b>	Monday, Thursday, Friday 8:30 am – 4:30 pm Tuesday, Wednesday 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 015, Tract # 007.00, Tract Income Level Low

**Arnot Road Office**

<b>Address</b>	29 Arnot Road, Horseheads, NY 14845
<b>Phone</b>	607.739.0373
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
<b>Drive Up Hours</b>	Monday - Wednesday 9:00 am - 4:30 pm Thursday - Friday 8:30 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 21300, State Code 36, County Code 015, Tract # 0103.01, Tract Income Level Upper

**Elmira Heights Office**

<b>Address</b>	100 W. McCanns Blvd., Elmira Heights, NY 14903
<b>Phone</b>	607.734.1323
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>Drive Up Hours</b>	Monday - Wednesday 9:00 am - 4:30 pm Thursday & Friday 8:30 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 015, Tract # 0106.00 Tract Income Level Middle

**Horseheads Office**

<b>Address</b>	602 S. Main Street, Horseheads, NY 14845
<b>Phone</b>	607.739.8735
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
<b>Drive Up Hours</b>	Monday, Thursday, & Friday 8:30 am - 5:00 pm Tuesday & Wednesday 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 21300, State Code 36, County Code 015, Tract # 0105.00, Tract Income Level Moderate

**Southport Office**

<b>Address</b>	951 Pennsylvania Ave., Elmira, NY 14904
<b>Phone</b>	607.734.2111
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
<b>Drive Up Hours</b>	Monday, Thursday, & Friday 8:30 am - 4:30 pm Tuesday & Wednesday 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 21300, State Code 36, County Code 015, Tract # 0111.02, Tract Income Level Middle

**Westside Office**

<b>Address</b>	628 W. Church Street, Elmira, NY 14905
<b>Phone</b>	607.734.7204
<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 015, Tract # 0005.00, Tract Income Level Middle

**Cortland County****Cortland Office**

<b>Address</b>	1094 State Route 222, Cortland, NY 13045
<b>Phone</b>	607.753.1707
<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, 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)**

<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

*Schuyler County, NY*

**Montour Falls Office**

<b>Address</b>	303 W. Main Street, Montour Falls, NY 14865
<b>Phone</b>	607.535.7103
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 10 am - 12:00 pm
<b>Drive Up Hours</b>	Monday - Friday 9 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 36, County Code 097, Tract # 9505.00, Tract Income Level Middle

**Watkins Glen Office**

<b>Address</b>	318 N. Franklin Street, Watkins Glen, NY 14891
<b>Phone</b>	607.535.7186
<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, State Code 36, County Code 097, Tract # 9504.00, Tract Income Level Moderate

**Seneca County**

**Seneca Falls Office**

<b>Address</b>	54 Fall St., Seneca Falls, NY 13148
<b>Phone</b>	315.568.5820
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>Drive Up Hours</b>	N/A
<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 99, Tract # 9502.00, Tract Income Level Middle

**Steuben County, NY**

**Bath Office**

<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 Saturday 10:00 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 N/A, State Code 36, County Code 101, Tract # 9611.00, Tract Income Level Middle

**Corning Office**

<b>Address</b>	149 W. Market Street, Corning, NY 14830
<b>Phone</b>	607.962.4668
<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, State Code 36, County Code 101, Tract # 9626.00, Tract Income Level Middle

**Tioga County, NY**

**Owego Office**

<b>Address</b>	203 Main Street, Owego, NY 13827
<b>Phone</b>	607.687.0670
<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 13780, State Code 36, County Code 107, Tract # 0205.00, Tract Income Level Middle

**Waverly Office**

<b>Address</b>	405 Chemung Street, Waverly, NY 14892
<b>Phone</b>	607.565.8168
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm Saturday 10:00 am - 12:00 pm
<b>Drive Up Hours</b>	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
<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 13780, State Code 36, County Code 107, Tract # 0207.03, Tract Income Level Moderate

**Tompkins County**

**Community Corners Office**

<b>Address</b>	909 Hanshaw Road, Ithaca, NY 14850
<b>Phone</b>	607.257.2194
<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 # 0005.00, Tract Income Level Middle

**Elmira Road Office**

<b>Address</b>	304 Elmira Rd., Ithaca, NY 14850
<b>Phone</b>	607.272.2407
<b>Lobby Hours</b>	Monday – Wednesday 9:00 am - 4:30 pm Thursday – Friday 9:00 am – 5:00 pm Saturday 9:00 am - 12:00 pm
<b>Drive Up Hours</b>	Monday - Wednesday 9:00 am - 4:30 pm Thursday – Friday 9:00 am – 5:00 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 27060, State Code 36, County Code 109, Tract # 0010.00, Tract Income Level Moderate

**The Station Office**

<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

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

<b>Address</b>	5 West Main Street, Canton, PA 17724
<b>Phone</b>	570.673.5127
<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 # 9514.00, Tract Income Level Middle



**Troy Office**

<b>Address</b>	159 Canton Street, Troy, PA 16947
<b>Phone</b>	570.297.0657
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 pm
<b>Drive Up Hours</b>	Monday - Friday 8:30 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, 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**

<b>Address</b>	581 New Loudon Road, Latham, NY 12110
<b>Phone</b>	518.694.3670
<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, State Code 36, County Code 001, Tract # 0136.04, Tract Income Level Middle

**Slingerlands Office**

<b>Address</b>	1365 New Scotland Road, Slingerlands, NY 12159
<b>Phone</b>	518.694.5620
<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 10580, State Code 36, County Code 001, Tract # 0141.00, Tract Income Level Upper

**State Street Office**

<b>Address</b>	132 State Street, Albany, NY 12207
<b>Phone</b>	518.434.1212
<b>Lobby Hours</b>	Monday - Friday 9:00 am - 4:30 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 10580, State Code 36, County Code 001, Tract # 0011.00, Tract Income Level Unknown

**Wolf Road Office**

<b>Address</b>	65 Wolf Road Suite 107, Albany, NY 12205
<b>Phone</b>	518.438.0046
<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 10580, State Code 36, County Code 001, Tract # 0140.01, Tract Income Level Middle

**Saratoga County****Clifton Park Office**

<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
<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 10580, State Code 36, County Code 091, Tract # 0625.08, Tract Income Level Middle

**Wilton Office**

<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
<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, State Code 36, County Code 091, Tract # 0607.04, Tract Income Level Middle

### Schenectady County

#### **Schenectady Office**

<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
<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 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. Triphammer 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**

<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

**Tompkins County, NY**

**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

**Albany County, NY**

**Albany Capital Center**

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