

Branches Opened & Closed
As of December 15, 2025

The Bank has not opened or closed any offices from September 30, 2025-
December 15, 2025

The Bank has not opened or closed any offices from June 30, 2025-September 30, 2025

The Bank has not opened or closed any offices from January 1, 2025 - June 30, 2025

The Bank did not open or close any offices during 2024.

The Bank did not open or close any offices during 2023.

The Bank did not open or close any offices during 2022.

ATMs Opened & Closed
As of December 15, 2025

The Bank has not opened or closed any ATMs from September 20, 2025- December 15,
2025

The Bank has not opened or closed any ATMs from June 30, 2025-September 30, 2025

The Bank has not opened or closed any ATMs from January 1, 2025- June 30, 2025

The Bank closed the Atm located at The Workplace
1000 Coffeen St. Watertown, NY 13601
Census Tract number 615 on June 18, 2024

The Bank closed the ATM located at Jefferson Community College,
1220 Coffeen St. (Jules Center) Watertown, NY 13601
Census Tract number 615 on March 7, 2023.

The Bank did not open or close any ATMs during 2022.