



# Watertown Savings Bank



111 CLINTON STREET - WATERTOWN, NY 13601 315.788.7100

As of March 16, 2026

No CRA related comments were received from the public for the period of December 15, 2025, thru March 16, 2026.

No CRA related comments were received from the public for the period of September 30, 2025, thru December 15, 2025.

No CRA related comments were received from the public for the period of June 30, 2025, thru September 30, 2025.

No CRA related comments were received from the public for the period of January 1, 2025, thru June 30, 2025.

There were no CRA related comments in 2024.

Written comments are updated quarterly.

Janessa J. Sparacino  
CRA Officer