



# Watertown Savings Bank



111 CLINTON STREET - WATERTOWN, NY 13601 315.788.7100

As of December 15, 2025

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 received in 2024, 2023 or 2022.

Written comments are updated quarterly.

Janessa J. Sparacino  
CRA Officer