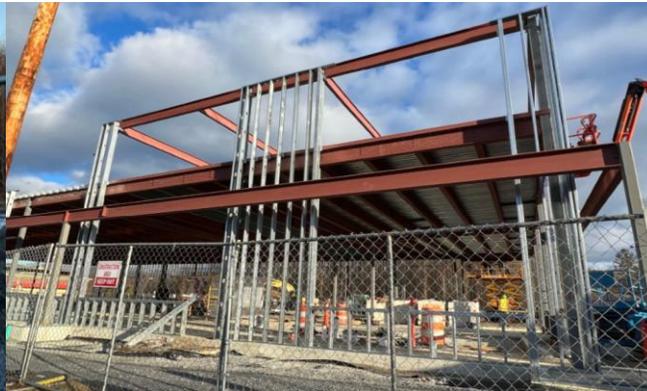


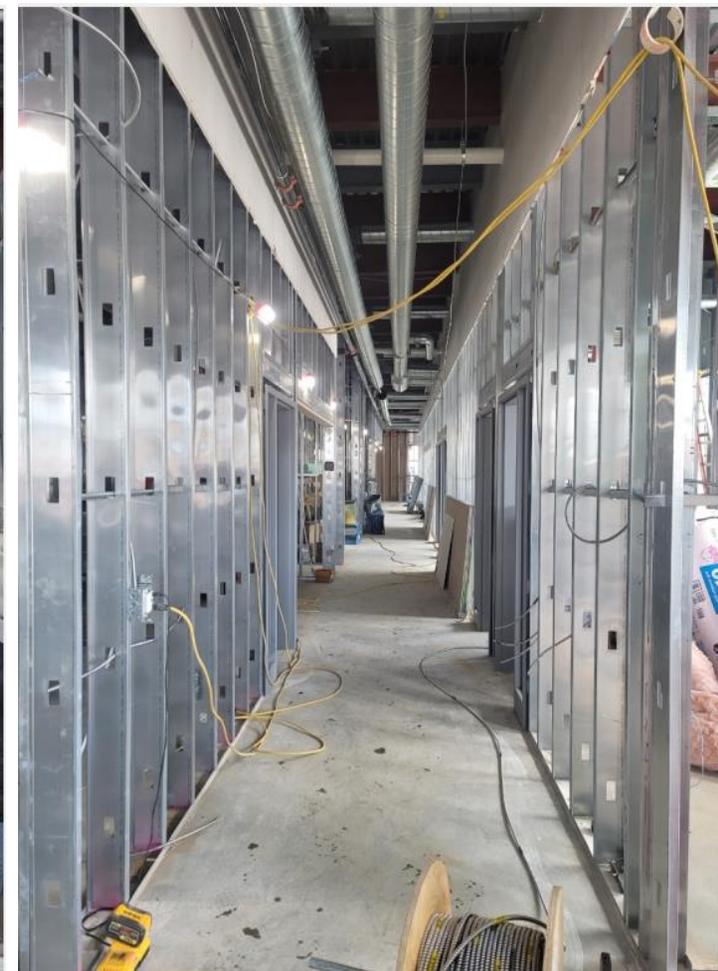
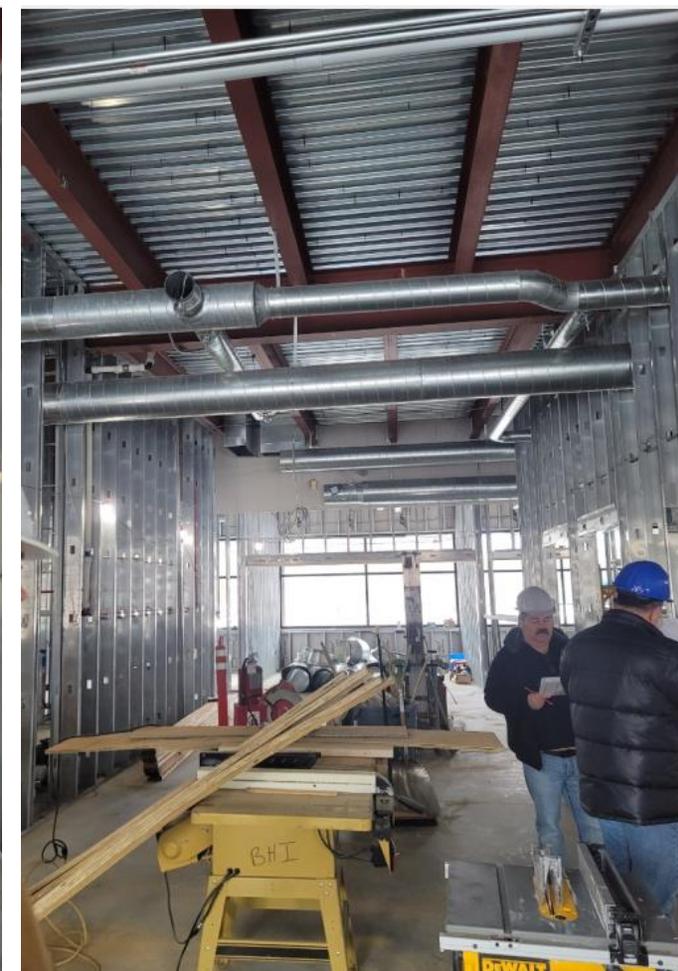
The construction of our new Mortgage Center located in Malta, NY has begun.  
Estimated completion is Summer 2023.



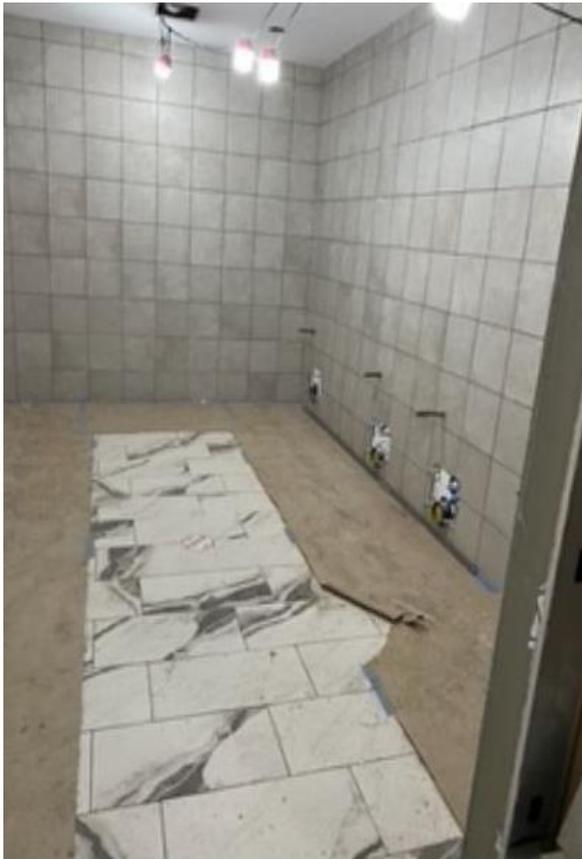
One Step Closer



Moving Right along!



Couple Steps Closer!



Our New Office is almost ready!



**September 21, 2023**

**Raising the Flag at our new location in Malta**

**Our Office building at 2511 Route 9 is now open. The new complex is home to Executive Offices,  
Compliance, HR, Residential & Commercial Lending, IT  
and various other Departments.**



