

Opened/Closed Branch and ATM's

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 were closed. On May 3, 2021, the bank opened a Loan Production Branch at 9159 Main Street, Suite 1B, Clarence, NY 14031. On November 22, 2021, the Bath Office was relocated to 201 Bath Plaza, Bath, NY 14810. On October 11, 2024, the Bank opened the Williamsville Branch at 5529 Main Street, Buffalo, NY 14221. On November 15, 2024, the Bank closed The Station Branch. On December 13, 2024, the Clarence Branch (LPO) was closed and is administrative office only.

Branch Closings:

The Commons Closed in 2016

Address	202 E. State St., Ithaca, NY 14850
Phone	607.274.4860
Lobby Hours	Monday - Thursday 9:00 am - 4:00 pm Friday 9:00 am - 5:00 pm
Drive Up Hours	N/A
ATM Services	24 hour drive up access & 24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers and Payments
CRA Data	MSA- 27060- County Code- 109- Tract #-0001.00 Tract Type - Moderate

Oakdale Mall Office Closed on January 18, 2019

Address	601-635 Harry L. Drive, Johnson City, NY 13790
Phone	607.272.2407
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
Drive Up Hours	N/A
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 13780- County Code- 007- Tract #- 0142.00 Tract Type - Middle

Painted Post Office Closed on March 29, 2019

Address	243 N. Hamilton Street, Painted Post, NY 14870
Phone	607.962.6811
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA- N/A- County Code- 101- Tract #-9623.00 Tract Type - Upper

Towanda Office Closed on April 30, 2020

Address	304 Main Street, Towanda, PA 18848
Phone	570.265.7169
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 42. County Code 015, Tract # 9510.00, Tract Income Level Middle

Big Flats Office Closed on November 20, 2020

Address	437 Maple Street, Big Flats, NY 14814
Phone	607.562.8474
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday- 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 21300, State Code 36, County Code 15, Tract # 0103.00, Tract Income Level Upper

Tioga Office Closed on November 20, 2020

Address	1054 State Route 17C. Owego, NY 13827
Phone	607.687.5757
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour walk up access, Enhanced Deposits, Withdrawals, Deposits, Transfers and Payments
CRA Data	MSA 13780, State Code 36, County Code 107, Tract # 0203.00, Tract Income Level Upper

The Station Office On November 15, 2024

Address	806 W. Buffalo Street, Ithaca, NY 14850
Phone	607.277.2609
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 27060, State Code 36, County Code 109, Tract # 0008.00, Tract Income Level Moderate

Buffalo Office (Approved for Full Branch by FRB and NYSDFS – Currently only Lending Office, which accepts payments) On December 13, 2024 – Only administrative office.

Address	9159 Main Street Suite 1B, Clarence, NY 14831
Phone	716.777.7805
Office Hours	Monday – Friday: By Appointment Only
Drive Up Hours	NA
ATM Services	Walk up access by appointment only Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 15380, State Code 36, County Code 029, Tract # 146.01, Tract Income Level Middle

Branch Relocations:**Clifton Park Office Relocated in 2016 to 25 Park Ave., Clifton Park, NY 12065 from 7 Southside Drive, Clifton Park, NY 12065**

Address	25 Park Ave., Clifton Park, NY 12065
Phone	518.579.2080
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-U's PIN changes, and Balance Inquiries
CRA Data	MSA-10580 County Code- 091- Tract # 0625.08 Tract Type - Upper

Genesee Street Office relocated in 2017 to 110 Genesee Street, Auburn, NY 13021 from 120 Genesee Street, Auburn, NY 13021

Address	110 Genesee Street, Auburn, NY 13021
Phone	315.255.7810
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	N/A
ATM Services	24 walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-U's PIN changes, and Balance Inquiries
CRA Data	MSA N/A - County Code- 011- Tract #-0418.00 Tract Type - Middle

Bath Office relocated in 2021 to 201 Bath Plaza, Bath, NY 14810 from 410 W. Morris Street, Bath, NY 14810

Address	201 Bath Plaza, Bath, NY 14810
Phone	607.776.3361
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-U's PIN changes, and Balance Inquiries
CRA Data	MSA N/A, State Code 36, County Code 101, Tract # 9611.00, Tract Income Level Middle

Branch Openings:**Schenectady Office Opened in January 2018**

Address	2 Rush Street, Schenectady, NY 12305
Phone	518.579.2478
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
ATM Services	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
ATM Services (Lobby) – Lobby ATM was closed on 2/19/2019	Walk up access during lobby hours Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA-10580 County Code- 093- Tract # 0202.00 Tract Type - Moderate

Wilton Office Opened in April 2018

Address	3057 Route 50, Saratoga Springs, NY 12866
Phone	518.430.2832
Lobby Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
Drive Up Hours	Monday - Friday 9:00 am - 4:30 pm Saturday 9:00 am – 12:00 pm
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
ATM Services (Drive-up)	24 hour drive up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA-10580 County Code- 091- Tract # 0607.01 Tract Type - Middle

Loan Production Office Openings:

Buffalo Office (Approved for Full Branch by FRB and NYSDFS – Currently only Lending Office, which accepts payments)

Address	9159 Main Street Suite 1B, Clarence, NY 14831
Phone	716.777.7805
Office Hours	Monday - Friday 9:00 am – 5:00 pm
ATM Services	Walk up access during Office Hours Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 15380, State Code 36, County Code 029, Tract # 146.01, Tract Income Level Upper

Williamsville Branch in October 2024

Address	5529 Main Street, Williamsville, NY 14221
Phone	716.204.8986
Office Hours	Monday – Friday 9 am – 4:30 pm
Drive Up Hours	NA
ATM Services	24 hour walk up access Enhanced Deposits Withdrawals, Deposits, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA 15380, State Code 36, County Code 029, Tract # 089.00, Tract Income Level Upper

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. Tripphammer Road, Lansing, NY 14882 (Removed 7/28/18)

Hardinge, Inc.

Address	1 Hardinge Drive, Elmira Heights, NY 14903
ATM Service	Walk- Up Access 24 Hour- Employee Access only Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA-21300 County Code- 015- Tract # 0108.00 Tract Type-Moderate

Lansing Market

Address	3125 N. Triphammer Road, Lansing, NY 14882
ATM Service	Walk- Up Access Monday-Sunday 7 am- 9 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA-27060 County Code- 109- Tract # 0015.00 Tract Type-Upper

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)

Elmira College

Address	One Park Place, Elmira, NY 14901
ATM Service	Walk- Up Access 24 Hours- Monday- Sunday Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA-21300 County Code- 015- Tract # 0006.00 Tract Type- Low

Quality Beverage

Address	1137 Maple Avenue, Elmira, NY 14904
ATM Service	Walk- Up Access Monday-Saturday- 9 am- 9 pm Sunday - 9 am- 8 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA-21300 County Code- 015- Tract # 0111.00 Tract Type - Middle

Corning Community College

Address	1 Academic Drive, Corning, NY 14830
ATM Service	Walk- Up Access Monday-Friday-7 am- 7 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries
CRA Data	MSA-N/A County Code- 101- Tract # 9629.00 Tract Type-Upper

Times Union Center

Address	51 S. Pearl Street, Albany, NY 12207
ATM Service	Walk- Up Access Labor Day to Memorial Day: Monday – Friday 10:00 am – 5:00 pm Saturday 10:00 am – 2:00 pm (Open later during events)

	<p>Sunday Open on event days and on sales only Memorial Day to Labor Day: Monday – Friday 10:00 am – 5:00 pm Saturday, Sunday Open on event days and on sales only Closed: New Year’s Eve, New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, and Christmas Day. The Box office will be open if there is an event. Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
CRA Data	MSA-10580 County Code – 001 - Tract # 11.00 Tract Type - Low

Schuyler County Hospital

Address	220 Steuben Street, Montour Falls, NY 14865
ATM Service	<p>Walk- Up Access 24 Hour Access Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
CRA Data	MSA-N/A County Code-097- Tract # 9504.00 Tract Type-Middle

College Town Bagels

Address	415 College Ave, Ithaca, NY 14850
ATM Service	<p>Walk- Up Access Monday- Sunday 6:30am- 2:00 pm Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
CRA Data	MSA-27060 County Code- 109- Tract # 0002.00 Tract Type - Unknown

In June 2020, the following off-site ATM’s were closed:

- Elmira Corning Regional Airport – 276 Sing Sing Road, Horseheads, NY 14845 (Removed 6/1/2020)

Elmira – Corning Regional Airport

Address	276 Sing Sing Road, Horseheads, NY 14845
ATM Service	<p>Walk- Up Access Monday-Sunday- 5am- 12 am Withdrawals, Transfers, On-Us PIN changes, and Balance Inquiries</p>
CRA Data	MSA 21300, State Code 36, County Code 015, Tract # 0103.00, Tract Income Level Upper