

Branches Opened & Closed
As of December 31, 2023

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

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

The Bank did not open or close any offices during 2021.

ATMs Opened & Closed
As of December 31, 2023

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.

The Bank did not open or close any ATMs during 2021.