



COMMUNITY REPORT 2025

 Community Bank



Driven by community

Every day, we share a common purpose: to strengthen the communities we serve.

Through the relationships we build, the support we provide, and the investments we make, our teams work alongside customers, neighbors, and partners to create lasting impact. Community engagement is not a single initiative. It is a commitment that guides how we operate across every market we serve.

In 2025, that commitment once again came to life in meaningful ways. Together with our community partners, we expanded opportunities, supported local organizations, and helped build stronger, more resilient communities. We know that when our communities thrive, so do the people and businesses within them.

As you explore this report, we hope you feel the collective effort behind this work and the momentum we are building for the future. Progress is possible because of the connections we share and the role each of us plays.

Together, we're Community.™

A MESSAGE FROM OUR PRESIDENT

As I reflect on 2025, I'm filled with a deep sense of gratitude for the people who make our work possible. The dedication of our employees, the trust of our customers, and the strength of our community partners continue to drive everything we do.

This past year was one of meaningful growth and progress across our organization. We expanded into new markets, invested in our communities, and continued to build on the capabilities that allow us to better serve our customers. From opening new locations to strengthening our presence in key regions, each step forward reflects our long-term commitment to the places we call home.

At the same time, we remain committed to our people; the talent, passion, and integrity of our employees set us apart and make a lasting difference in the lives of our customers and neighbors every day.

We are proud to be recognized by industry and community organizations for our performance and impact, but what matters most is the role we play in helping individuals, businesses, and communities succeed. That shared success is what continues to inspire us.

We have built a strong foundation, and I am excited about the opportunities ahead in 2026 and beyond. Thank you for being part of our community and for the trust you place in us.

Sincerely,



Dimitar A. Karaivanov
President and Chief Executive Officer



Deepening our roots

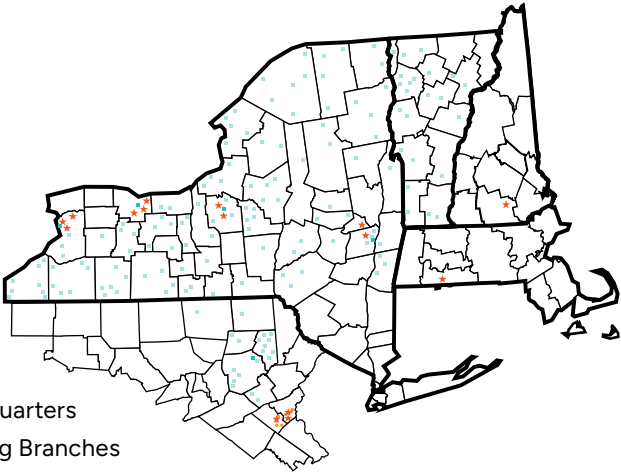
What began in late 2024 as a two-year commitment to strengthen our presence across the Northeast has grown into one of the most significant physical investments in Community Bank's history. Across New York, Pennsylvania, Massachusetts, and New Hampshire, we opened 17 new branch locations, relocated and renovated 3 existing branches, and established 5 new regional headquarters. We also expanded our footprint in Pennsylvania's Lehigh Valley through the acquisition of 7 Santander Bank branch locations. We expect to complete the final branch build out in mid-2026.

Each location represents more than a building. It represents a deliberate decision to invest in the economic future of the cities and towns where our customers live and work. Every branch is designed with that commitment in mind, featuring modern layouts, enhanced ATM technology, and the kind of personal service that makes banking feel less transactional and more human. From the products we offer to the small touches like free coffee, the goal is the same in every location: make banking easier, more accessible, and more worth your time.

INVESTMENT BY REGION:

- Albany: \$20.6M
- Buffalo: \$13.0M
- Rochester: \$19.5M
- Syracuse: \$57.0M
- Pennsylvania: \$8.0M
- New Hampshire: \$3.7M
- Massachusetts: \$3.4M

- ★ De Novo Branches
- Acquired Branches
- Headquarters
- Existing Branches



De novo means "anew" or "from the beginning" and is frequently used to describe a brand-new bank branch.





COMMITMENT TO THE COMMUNITY

At each of the 15 new locations opened in 2025, a \$25 donation was made to a local nonprofit for every new account or loan opened—contributing to a total of \$135,200 in additional community support. Contributions supported organizations focused on food security, housing, veterans, and educational opportunities for women and girls. Each ribbon cutting also included local sponsorships that celebrated and supported the surrounding community.

\$135,200

In additional community support celebrating the grand opening of each de novo branch

\$44,200
 given in donations for new accounts and loans originated

\$91,000
 in additional sponsorships



What drives our giving

Community has always been the center of who we are and how we operate. It shapes our decisions, guides our actions, and connects our teams across every market we serve.

In 2025, across Community Financial System, Inc. (CFSI) and our family of companies, that commitment to community was demonstrated through charitable support, volunteerism, and nonprofit leadership. From expanding access to resources, to supporting local nonprofits, to giving time and leadership, our teams showed up for their communities in ways that matter.

When our employees, customers, and community partners come together with a shared sense of purpose, the result is a lasting impact that helps strengthen the places we call home.

Together, our teams contributed more than \$4.7 million in giving, supported over 1,400 nonprofit organizations, volunteered 18,000+ hours, and served on hundreds of nonprofit boards. These efforts reflect a culture where community engagement is part of everyday work.

We believe strong communities are built through ongoing commitment and partnership, and we are proud of the role our teams play in helping them thrive.

Whether it is a \$500 or \$50,000 donation, every donation from Burlington to Buffalo to Wilkes-Barre makes a difference in the communities where our employees live and work.



RECOGNIZED AS

UNITED WAY OF CENTRAL NEW YORK'S 2025 COMMUNITY CHAMPION

STRENGTHENING OUR COMMUNITIES, TOGETHER.

\$230,000 to 16 United Way Organizations

Community Financial System, Inc. contributed more than \$230,000 to 16 United Way organizations across our footprint in 2025. These donations support essential programs that improve quality of life, helping individuals and families access the resources they need to thrive in nearly every community we serve.



Our Company has 3,000 people across 30 states and while culture can be hard to define, our values are what unite us. **Humility. Integrity. Teamwork. Excellence.** Amongst the many recognitions each of our businesses received in 2025, the one that stood out the most to me was our recognition as Community Champion by the United Way of Central New York. **This is who we are, and this is why our permanence matters.** Permanence for our customers, colleagues, communities and shareholders."

DIMITAR KARAIVANOV

President & CEO, Community Financial System, Inc.



Our giving at a glance*

\$4.7⁺
MILLION

in donations, grants,
and sponsorships

18,000⁺
HOURS

spent volunteering
by team members

1,407
NONPROFITS

supported in our
local communities

471
EMPLOYEES

on nonprofit boards
and committees

MATCHING GIFT PROGRAM: DOUBLING OUR IMPACT

In 2025, Community Financial System, Inc. introduced an employee matching gift program, strengthening our commitment to community engagement. Employees were given the opportunity to have personal donations to qualifying nonprofits matched—up to \$250—resulting in more than \$28,000 donated to 130 organizations.

\$28,000⁺

in matching
donations

130

organizations
supported

*2025 figures encompass all Community Financial System, Inc. companies.

EMPOWERING FUTURE LEADERS

\$50,000 to Virtual Enterprises International

Community Financial System, Inc. supported career-ready education through Virtual Enterprises International (VE). Employees furthered this impact by serving as judges, hosting internships, and participating in the VE Youth Business Summit in New York City.



CHAMPIONING ABILITY

\$24,000 to Special Olympics Vermont

Community Bank's donation to Special Olympics Vermont helped fund year-round sports training, competitions, and leadership opportunities at no cost to athletes or their families. Employees also supported SOVT by participating in the Penguin Plunge, their premier winter fundraising event.



A PLACE TO GROW

\$18,000 to Pennsylvania Wyoming Valley Catholic Youth Center

In 2025, we supported programs at the Wyoming Valley Catholic Youth Center serving teens and families. Funding helps provide mental health services, before- and after-school childcare, and respite programs for parents and caregivers.





**REVITALIZING OUR
COMMUNITIES**

\$170,000

in support of small businesses and
neighborhood development

**STRENGTH THROUGH
PARTNERSHIP**

\$50,000

helping 12 nonprofits navigate
economic challenges through Federal
Home Loan Bank of New York grants



WOMEN SHAPING TOMORROW

\$10,000 to WISE Women's Business Center Accelerate Financial Program

In 2025, we contributed to the WISE Women's Business Center Accelerate Financial Program in Syracuse, helping equip women entrepreneurs with tools to grow their businesses.



A HOME FOR COMMUNITY

\$10,000 to Mark Stebbins Community Center

We supported the Mark Stebbins Community Center in NH, which will bring nonprofit organizations together under one roof in Manchester. The center will expand access to collaborative services, helping strengthen families and create brighter futures for children across the region.



LEADING WITH INTEGRITY

\$50,000 to Le Moyne College McNeil Institute of Risk and Uncertainty

In addition to offering its Syracuse headquarters community room free to nonprofits, OneGroup supported Le Moyne College's McNeil Institute for Risk and Uncertainty, promoting ethics, integrity, and socially responsible leadership in the risk industry.

Removing barriers with our Special Purpose Credit Program

At Community Bank, we believe in making homebuying more accessible. In 2025, we expanded our Special Purpose Credit Program (SPCP) to two additional cities—Utica and Albany, NY. Through this program, we're able to offer up to 100% financing, discounted rates, no private mortgage insurance, and no closing costs to customers in key zip codes.

What we're most proud of is our ability to offer loan amounts up to two-thirds higher than the median home price in each city—helping more individuals and families take the next step toward homeownership.

\$9.37
MILLION

originated from 47 SPCP loans
in the Buffalo region

\$10.81
MILLION

originated from 64 SPCP loans
in the Rochester region

\$2.01
MILLION

originated from 12 SPCP loans
in the Syracuse region

\$3.65
MILLION

originated from 19 SPCP loans
in the Utica region*

\$966.8
THOUSAND

originated from 4 SPCP loans
in the Albany region*

75%
OVERALL

SPCP loans went to
low/moderate-income borrowers

Figures apply to fiscal year 2025. *New markets in 2025.



Building a path to home

For the past two years, Mortgage Loan Consultant Ronda Howard has partnered with Habitat for Humanity, helping local families move closer to homeownership. As a Habitat coach, she has guided two families through the program and is currently supporting a third.

Ronda's commitment goes beyond coaching. She participates in build days, works closely with families, and helps connect Community Bank's support with Habitat's mission. As a presenting sponsor of Habitat's Gala, Community Bank is proud to support efforts to expand access to affordable mortgages—helping families take the next step once their homes are complete.

Together, this partnership reflects a shared belief: strong communities are built when people have a place to call home.



This opportunity to help others achieve homeownership truly fuels my passion, and I'm grateful that Community Bank supports me in this life-changing work."



RONDA HOWARD

Mortgage Loan Consultant, Community Bank

Supporting businesses who support our communities

Former paramedic Bob Reilly founded North Eastern Rescue Vehicles (NERV) more than 30 years ago with one mission in mind: help first responders serve their communities when every second matters. Built on the principle of doing the right thing—right now—NERV has since supported emergency crews across New York and New England with reliable vehicles they can depend on in critical moments.

As the family-owned business grew and transitioned to its second generation of leadership under Bob's son, Rob, NERV looked for a local banking partner that understood the responsibility of supporting community-first organizations. Reflecting on the relationship, Bob says, "Looking back at our 15-plus-year relationship with Community Bank, the scale of our banking relationship has quadrupled."

Today, NERV continues to grow with the support of Community Bank, allowing the company to focus on what matters most: delivering dependable equipment to those who protect and serve our communities. "We come into work each day excited to support the people who are out there saving lives," Rob says. Stories like these are why we do what we do—because when we support mission-driven businesses, we help strengthen the communities we all call home.



Where purpose meets partnership.

When every second matters, strong partnerships matter too. Scan the QR code or visit cbna.com/NERV to watch the full story behind North Eastern Rescue Vehicles.



You can't grow without other partners who help you through opportunities. Working with Community Bank, we haven't run into a challenge that we couldn't work our way through."

BOB REILLY

Owner, North Eastern Rescue Vehicles (NERV)

Financial wellness

Helping customers live their best financial lives starts with knowledge. While our products and services play an important role, education gives people the confidence to make informed decisions, build stability, and plan for the future.

We know that many people are still looking for guidance when it comes to managing their finances. That's why, in 2025, we continued to expand access to financial education—supporting programs, partnering with local organizations, and sharing our expertise to help strengthen financial confidence in the communities we serve.



FINANCIAL LITERACY

Nearly 100 employees volunteered their time to lead financial literacy sessions, supporting everyone from students learning the basics to seniors navigating fraud prevention.

In Syracuse, employees partnered with local initiatives, including the Onondaga County One Stop Shop program, and even worked with Syracuse University NIL athletes to share practical money management tips. Across the Bank's Eastern New York Region, teams delivered 24 programs reaching 775 individuals of all ages.

200+

financial literacy presentations held in 2025

600+

hours of financial literacy shared in 2025

100+

employees led financial literacy programs in 2025

SUPPORTING LOCAL FAMILIES

In partnership with Jubilee Homes, Community Bank helped bring together more than 40 local organizations, businesses, healthcare providers, and educational institutions for a community resource event in Syracuse, NY.

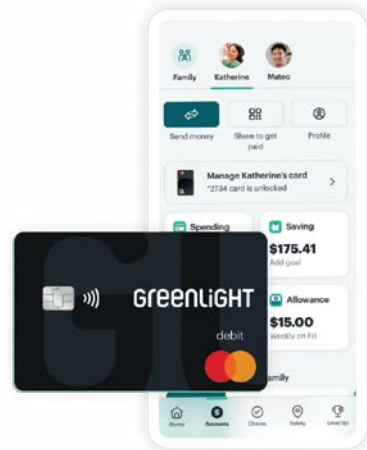
The event connected low-to-moderate income residents with programs focused on financial literacy, homebuying support, and overall wellness—helping individuals and families access resources they may not have known were available.



GREENLIGHT

In March 2025, we partnered with Greenlight to give customers free access to a debit card and money management app designed for kids and teens. With parent-managed controls and real-time insights, families can work together to set goals, manage spending, and build strong money habits from an early age.

Through hands-on tools and Greenlight's interactive Level Up™ financial literacy game, kids and teens gain real-world experience managing money while parents stay involved every step of the way. It's one more way we're helping families grow together and build confidence in their financial future.



2,489

kids and teens using Greenlight with CBNA

13

average age of child Greenlight user

2,339

Level Up™ lessons completed in Greenlight

Recognition that reflects our purpose.

The way we serve our customers and communities continues to earn recognition from industry and business organizations. These honors reflect the care our teams bring to their work and the relationships we build every day. While recognition is meaningful, it's not the goal. Helping you succeed is what drives us—and that will always be our greatest measure of success.

FORBES AMERICA'S BEST BANKS

Community Bank has consistently been ranked among the top-performing U.S. banks by Forbes since the list was first published in 2009—a reflection of our long-standing commitment to our customers and communities.



COMPANY OF THE YEAR IN BANKING

We're honored to be recognized by Buffalo Business First as one of its "10 Best Companies of the Year." This recognition celebrates organizations making a meaningful impact through growth, innovation, and service to their communities.



EXCELLENCE IN WORKSITE WELLNESS

Thank you to the Vermont Department of Health and the Governor's Council for celebrating our ongoing commitment to creating a workplace where health and wellness thrive.



NEWSWEEK AMERICA'S GREATEST WORKPLACES

Recognized by Newsweek as one of America's Greatest Workplaces—a national distinction honoring organizations that foster strong workplace culture, employee engagement, and a positive employee experience.

BEST OF THE BEST—RANKED BY YOU!

**Best Bank and Mortgage Company
by Times Leader and Citizens' Voice**

**Best Bank in Chittenden County
by Vermont Business Magazine**

**Best Bank and Mortgage Company
by Adirondack Daily Enterprise**

Best Bank by The Daily Star

**Best Bank of Lackawanna County
by Times Leader**

Best Places to Work by Times Leader

**Best Mortgage Company
by The Times Tribune**



Community
FINANCIAL SYSTEM, INC.

One company. Connected solutions.

At Community Financial System, Inc., we bring together a family of companies to serve our customers in a more connected and comprehensive way. By combining specialized expertise across our organization, we deliver tailored financial solutions that help individuals, businesses, and institutions navigate change, seize opportunities, and achieve their goals. Together, we are building stronger futures for those we serve.



Community
BANK

BANKING SERVICES

- Commercial Banking & Treasury Management
- Small Business
- Government Banking
- Personal Banking



ONEGROUP

INSURANCE SERVICES

- Risk Management
- Business & Personal Insurance
- Employee Benefits
- Human Resources Consulting



Nottingham
FINANCIAL GROUP

WEALTH MANAGEMENT SERVICES

- Investment & Insurance Services*
- Trust Services
- Asset Management Services
- Retirement Plan Consulting Services*



EMPLOYEE BENEFIT SERVICES

- Workplace Retirement Plans
- Actuarial & Pension Solutions
- Health & Welfare Plans
- Institutional Trusts

*INVESTMENTS AND INSURANCE PRODUCTS ARE: NOT A DEPOSIT | NOT FDIC INSURED | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | NO BANK GUARANTEE



Community BANK

Together, we're Community™

OUR STORY

Community Bank's roots can be traced back to 1866, when our predecessor, St. Lawrence County National Bank, was chartered. As we've expanded across New York, Pennsylvania, Vermont, New Hampshire and Western Massachusetts—growing to 200+ branches and 2,900+ local employees—we've always remembered what got us here: our customers.

And it's evident in everything we do.

We've served the financial needs of our customers for more than 155 years. They're the reason we exist, which is why we make a point of giving back whenever we can. In 2025 alone, we supported more than 1,400 causes and organizations, giving more than \$4,700,000 in donations, grants, and sponsorships to the communities where we work and live.

It's all part of our commitment—to our communities, to our customers, to you—and that commitment remains unchanged.

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