



Local Community Bank, N.A. Newark Plaza Branch Manager Brenda Westcott stated, “2014 has been another good year for the Bank and both the Newark Plaza and Newark Church Street branches. Customers again took advantage of the Bank’s FREE checking for personal and business accounts. Again this year, Forbes magazine ranked the Bank 4th best bank in America for their financial performance. The Bank has local decision makers who understand you and your business and know how to get you what you need to make it thrive.

The Newark Plaza Office came to Community Bank, N. A. through an acquisition from Chase Manhattan Bank in July 1995. Prior to Chase Manhattan Bank, it operated as Lincoln First Bank. The Newark Church Street branch came to Community Bank, N. A. through a purchase from HSBC in June 2012. Prior to HSBC, it operated as Marine Midland Bank.

Community Bank System, Inc. operates more than 190 customer facilities across Upstate New York and Northeastern Pennsylvania through its banking subsidiary, Community Bank, N.A. With assets of approximately \$7.5 billion, the DeWitt, N.Y. headquartered company is among the country's 100 largest financial institutions. In addition to a full range of retail and business banking services, the Company offers comprehensive financial planning and wealth management services and operates a full service insurance agency providing personal and business insurance needs. The Company's Benefit Plans Administrative Services, Inc. subsidiary is a leading provider of employee benefits administration and trust services, actuarial and consulting services to customers on a national scale. Community Bank System, Inc. is listed on the New York Stock Exchange and the Company's stock trades under the symbol CBU. For more information about Community Bank visit www.communitybankna.com or <http://ir.communitybanksystem.com>.