



2022 Community Report

BANKING ON TRUST

 Community Bank

Community. It's our priority.

There's a reason "community" comes before "bank" in our name: Supporting our communities isn't an afterthought. It's our first thought. That's why this Community Report is important to us. It's all about the communities where our customers and team members work, play, and live; the communities we serve and love. On the following pages, you'll see how we got to where we are today—the 6th Most Trusted Bank in the nation. So trust us when we say we couldn't have done it without you.



Grounded in trust. Never far from our roots.

Our story begins in 1866, when we opened our first branch in Canton, NY. Our founders thought long and hard about what to name the bank, but they were surrounded by the answer all along: their friends, families, neighbors. The community the bank was formed to serve. They lived and worked alongside the bank's #1 priority—the people in their community. So naturally they put them first, planting the seeds of trust.

In the more than 155 years since we planted our roots in the region, we've become even more entrenched in our communities. We now have more than 200 branches across New York, Pennsylvania, Western Massachusetts, and Vermont. Each one growing from a deeply rooted foundation of trust, thriving in branches that put community first, always.

What Keeps Us Going Every Day

Throughout our long history, we've never wavered from our commitments to helping customers improve the quality of their lives by helping them manage their finances, and to serving our communities by supporting businesses, creating jobs, and donating to local charities. A lot has changed over the years, but our motivation and drive has remained the same: enriching life in our communities.



The Gift of Giving

If there’s one thing our team members have in common, it’s a passion for making a difference in people’s lives. Every year, they roll up their sleeves, volunteering their time, energy, and expertise to charities in our communities. Last year was no different, and we couldn’t be more proud of their enthusiasm. The numbers tell part of the story, but the smiles tell the rest. Together, we can make a difference.

\$2,972,303

in donations, grants,
and sponsorships

11,552

volunteer hours

1,717

organizations supported

\$675,773

in funds donated to food banks,
shelters, veteran services,
and so much more

All numbers apply to fiscal year 2022.



Random Acts of Kindness

It might be ironic, but we’re intentional about celebrating Random Acts of Kindness Day. For the fifth year in a row in February, we engaged with our customers and community members with unexpected expressions of our kindness. We delivered candy to local veterinary and physical therapist offices, paid for people’s restaurant orders, and offered many more random, generous gestures.

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You’ve set the bar for other banks and businesses in the area. Your employees listen to my needs and create solutions based on them, all while saving me money. Thank you for being the best business in the area.

CUSTOMER
Lansford, PA



Getting Involved in Our Communities

Beyond making contributions, participating in charitable events, and volunteering for local nonprofits, our branches and teams support organizations through all kinds of activities. Here are just some of the ways we got involved with our communities in 2022.

HUNGER AWARENESS MONTH

In June, Community Bank branches across our footprint hosted food drives to collect nonperishable items for food pantries in New York, Pennsylvania, Vermont, and Massachusetts. The response was incredible. Bank staff, customers, and community members were united by generosity and the donations poured in all month. As a result, we collected more than 5,600 nonperishable items to help stock shelves at 100 food banks.

HOLIDAY HAPPENINGS

“Bank happy” is our motto year-round, but we go all out in December to brighten the holidays for local families. In 2022, we continued the tradition with Santa visits and gift-giving in our branches, donations to families in need, and bell ringing for the Salvation Army’s charitable programs.

GOOD NEIGHBOR DAY

September 28 is a special day for Community Bank because it represents our priority: being a good neighbor to help build strong, thriving communities. As we’ve done every year for the past five years, we celebrated Good Neighbor Day by supporting charities across our four-state footprint with financial contributions and volunteer work. It added up to \$56,500 donated to local nonprofits in New York, Pennsylvania, Vermont, and Massachusetts in one day.

To read more community stories, visit our blog at cbna.com/blog.



I truly believe in Community Bank and our culture of respect. We believe each employee enriches our environment with their unique characteristics.

MONTICIA PRATHER

Culture & Diversity Officer, Community Bank

Awards & Accomplishments

At Community Bank, we're focused on helping our customers live their best financial lives. And although we don't do it for the awards, it's nice to be recognized for making a difference. We're proud, honored, and humbled by the honors we received in 2022. They tell us we should keep doing what we're doing, supporting our customers, earning trust, and helping elevate our communities. Here are just a few of the awards we're blushing about.

AMERICA'S MOST TRUSTED BANKS

In April, we were named the 6th Most Trusted Bank in the nation by Newsweek and Statista Inc., the world-leading statistics portal and industry ranking provider. The full list of 400 was gathered in an independent survey based on a sample of approximately 50,000 U.S. residents who rated companies they know based on three touchpoints: customer, investor, and employee trust.

WORLD'S BEST BANKS

We followed up that honor by earning a place on the Forbes World's Best Banks 2022 list. These banks were selected based on over 45,000 consumer surveys representing 27 different countries. Forbes also focused on trust as a key component, but expanded the criteria to a total of five areas: trust, terms and services, customer services, digital services, and financial advice.

BEST OF THE BEST

Community Bank was named a Best of the Best (BOB) in Northeastern Pennsylvania in the Bank category of the Times Leader's BOB awards. We were also named Best Bank in several other communities, including:

- Chittenden County by Vermont Business Magazine
- Oneonta, NY, by The Daily Star
- Plattsburgh, NY, area by the Press-Republican
- Wilkes-Barre, PA, by The Citizens' Voice



Empowering people. Enriching communities.

No one knows our communities better than the people who live and work there. That's why we empower our branch teams to make decisions at the local level, in the communities they serve. Whether deciding on a mortgage, business loan, or charitable donation, decisions are made by locals, for the benefit of their communities.

658k+

personal banking
customers

3k+

friendly, local
employees

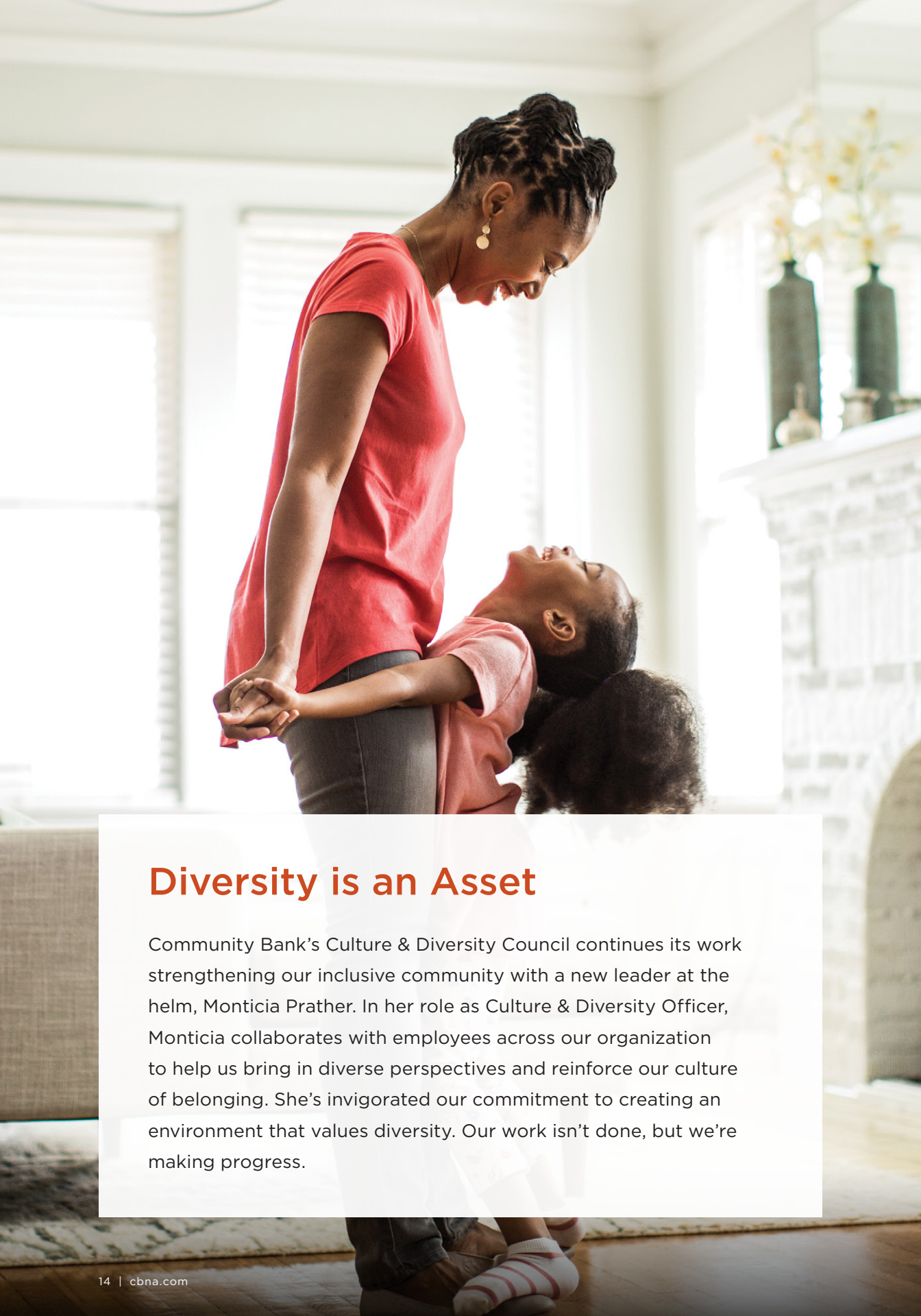
62k+

business banking
customers

Our North Star

While we've eagerly embraced technology to make banking with us as convenient as possible, we've stayed focused on our north star: our commitment to personal—and personalized—service. You can transfer money, apply for loans, make deposits, and check balances anytime, anywhere with our ever-improving online and mobile banking services. You can also consult with a financial expert at your convenience over the phone and in person in our branches and at our drive-up tellers.

As technology evolves and your needs change, we'll continue to stay a step ahead to meet you where you are. But what will never change is the way we serve our customers—as neighbors, fellow community members, people we care about, and believe in, and champion.



Diversity is an Asset

Community Bank's Culture & Diversity Council continues its work strengthening our inclusive community with a new leader at the helm, Monticia Prather. In her role as Culture & Diversity Officer, Monticia collaborates with employees across our organization to help us bring in diverse perspectives and reinforce our culture of belonging. She's invigorated our commitment to creating an environment that values diversity. Our work isn't done, but we're making progress.

New in 2022

INTRODUCING A NEW LOGO

We launched a new logo to reflect the ways technology is advancing how we work together. The updated, modern design reflects the digital transformation of our customers and how we meet them as a company. The clean, simple font conveys who we are (with community always first) and what we do as a financial institution. The warm "poppy-orange" color scheme symbolizes the warmth human connection brings, both in person and virtually, while our refreshed link icon reminds everyone to recognize those connections at every turn.

OLD LOGO

Community
 Bank N.A.

 Community Bank N.A.

NEW LOGO


Community
BANK

 Community Bank

One company. One culture. Connected solutions.

Over the years, we've helped thousands of people and businesses prepare for the future by growing their money in retirement funds, investment portfolios, endowments, and pensions. From wealth management and insurance to estate planning and trusts, our team of advisors can help you or your organization prepare for tomorrow by doing our best today.

INVESTMENTS¹

Together, we'll design an investment plan to help protect and grow your nest egg for a comfortable future. We are here to guide you with pensions, profit sharing, and financial and retirement planning, and to help charitable foundations manage and nurture endowments.

INSURANCE¹

We help families and companies prepare for the unexpected, protecting their assets with risk management services and life, disability, and business insurance.

TRUSTS

Our trust managers will work with you to ensure your business will be able to weather a disruption, your family will be taken care of, and your estate will be distributed according to your wishes. We'll also help lower your taxes and maximize your principal.

BENEFITS*

Your employees are your most important asset. Our benefit partner helps you take care of them with comprehensive retirement and benefit plan, fund administration, and trust services.

*Services provided by BPAS

¹NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK AND MAY GO DOWN IN VALUE.



They know their business and they're great at building rapport and relationships. I would consider some of them personal friends.

CUSTOMER

Cazenovia, NY

The numbers below are impressive, and we couldn't be happier with our 2022 results. But we can't take all the credit because we didn't achieve these milestones alone. In fact, we couldn't have done it without you. We hit our targets through partnerships of trust—between Community Bank and our team members, our team members and our customers, our branches and our communities.

\$185 million

in mortgage growth*

\$528 million

in commercial loan growth**

\$341 million

in indirect loan growth*

63%

of total customers are enrolled in digital banking

*Excludes funds resulting from the Elmira Savings Bank acquisition.

**Excludes Paycheck Protection Program (PPP) loans and funds resulting from the Elmira Savings Bank acquisition.

Unless otherwise noted, figures apply to fiscal year 2022.



The phrase “bank happy” sums up our approach to serving customers wherever they are: in the branch, on the phone, online, or at the drive-up window. Sometimes it’s the obvious things, like a great mortgage rate on your dream home or a free gift when you open a checking account. Other times it’s the simple gestures—like greeting you by name when you enter one of our branches. Every day, we’re driven by the opportunity to make our customers happy. It’s what makes us happy in return.

MESSAGE FROM OUR PRESIDENT

I'm grateful to report Community Bank had a strong year of growth, technology advancement, and financial performance. Our investments are paying off.

The merger with Elmira Savings Bank was smooth and foretells a bright future thanks to the hard work of both teams. We continued to grow in all areas, with our commercial, mortgage, and consumer lending businesses all skyrocketing double digits—a feat we've never achieved before and a testament to the talent and tenacity of our teams.

Of all the investments we made, the most important was in our customers, colleagues, and communities. Our efforts here have paid off in countless ways, including the form of priceless public recognition.

In addition to being named the 6th Most Trusted Bank in the U.S. by Newsweek and one of the World's Best Banks by Forbes, we were designated Best Bank in four of the regions we serve: Northeast Pennsylvania; Chittenden County, VT; Oneonta and Plattsburgh, NY.

These honors are a continuing source of pride for us all. They validate that we're on the right track and that our hard work—and your trust—is making a difference. Our success is the direct result of trusting relationships between our customers and our team members. For that, we thank you. We couldn't do it without you, and I'm so grateful you've chosen to partner with us.

Sincerely,



President & Chief Executive Officer