

| Office Name                            | Address                      | City             | State | Zip   | Tract Income Level | Under-served | Census Tract # | County          | MSA                                 |
|--|------------------------------|------------------|-------|-------|--------------------|--------------|----------------|-----------------|-------------------------------------|
| Main Office                            | 250 Glen Street              | Glens Falls      | NY    | 12801 | 1-Low              | No           | 0702.00        | 113-Warren      | 24020 - Glens Falls, NY             |
| Argyle Office                          | 93 Main Street               | Argyle           | NY    | 12809 | 3-Middle           | No           | 0870.00        | 115-Washington  | 24020 - Glens Falls, NY             |
| Bay Road Office                        | 402 Bay Road                 | Queensbury       | NY    | 12804 | 3-Middle           | No           | 0706.03        | 113-Warren      | 24020 - Glens Falls, NY             |
| Broad Street Plaza Office              | 4 Broad Street Plaza         | Glens Falls      | NY    | 12801 | 1-Low              | No           | 0702.00        | 113-Warren      | 24020 - Glens Falls, NY             |
| Cambridge Office                       | 25 West Main Street          | Cambridge        | NY    | 12816 | 3-Middle           | No           | 0920.00        | 115-Washington  | 24020 - Glens Falls, NY             |
| Chestertown Office                     | 6353 State Route 9           | Chestertown      | NY    | 12817 | 3-Middle           | No           | 0750.01        | 113-Warren      | 24020 - Glens Falls, NY             |
| Clifton Park Office                    | 386 Clifton Park Center Road | Clifton Park     | NY    | 12065 | 3-Middle           | No           | 0625.08        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |
| Colonie Office                         | 501 New Karner Road          | Albany           | NY    | 12205 | 3-Middle           | No           | 0138.04        | 001-Albany      | 10580 - Albany-Schenectady-Troy, NY |
| Corinth Office                         | 238 Main Street              | Corinth          | NY    | 12822 | 2-Moderate         | No           | 0604.00        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |
| Durkee Street Office                   | 14 Durkee Street             | Plattsburgh      | NY    | 12901 | 2-Moderate         | No           | 1031.00        | 019-Clinton     | 99999 - Non- Metropolitan, NY       |
| Exit 18 Office                         | 221 Corinth Road             | Queensbury       | NY    | 12804 | 3-Middle           | No           | 0708.02        | 113-Warren      | 24020 - Glens Falls, NY             |
| Fort Ann Office                        | 110 George Street            | Fort Ann         | NY    | 12827 | 3-Middle           | No           | 0810.02        | 115-Washington  | 24020 - Glens Falls, NY             |
| Fort Edward Office                     | 343 Broadway                 | Fort Edward      | NY    | 12828 | 3-Middle           | No           | 0880.01        | 115-Washington  | 24020 - Glens Falls, NY             |
| Granville Office                       | 8646 State Route 22          | Granville        | NY    | 12832 | 2-Moderate         | No           | 0840.02        | 115-Washington  | 24020 - Glens Falls, NY             |
| Greenwich Route 29 Office              | 1153 State Route 29          | Greenwich        | NY    | 12834 | 3-Middle           | No           | 0890.00        | 115-Washington  | 24020 - Glens Falls, NY             |
| Kingsbury Office                       | 3019 State Route 4           | Hudson Falls     | NY    | 12839 | 3-Middle           | No           | 0803.01        | 115-Washington  | 24020 - Glens Falls, NY             |
| Lake George Office                     | 2252 Route 9                 | Lake George      | NY    | 12845 | 2-Moderate         | No           | 0720.01        | 113-Warren      | 24020 - Glens Falls, NY             |
| Lake Luzerne Office                    | 15 Main Street               | Lake Luzerne     | NY    | 12846 | 3-Middle           | No           | 0710.00        | 113-Warren      | 24020 - Glens Falls, NY             |
| Latham Office                          | 545 Troy Schenectady Road    | Latham           | NY    | 12110 | 4-Upper            | No           | 0135.11        | 001-Albany      | 10580 - Albany-Schenectady-Troy, NY |
| Port Henry Office                      | 4307 Main Street             | Port Henry       | NY    | 12974 | 3-Middle           | Yes          | 9610.02        | 031-Essex       | 99999 - Non- Metropolitan, NY       |
| Queensbury Office                      | 696 Upper Glen Street        | Queensbury       | NY    | 12804 | 3-Middle           | No           | 0707.01        | 113-Warren      | 24020 - Glens Falls, NY             |
| Rotterdam Office                       | 1963 Altamont Avenue         | Rotterdam        | NY    | 12303 | 2-Moderate         | No           | 0333.00        | 093-Schenectady | 10580 - Albany-Schenectady-Troy, NY |
| Route 9 Office                         | 3 Carpenter Lane             | Saratoga Springs | NY    | 12866 | 4-Upper            | No           | 0607.06        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |
| Salem Office                           | 212 Main Street              | Salem            | NY    | 12865 | 3-Middle           | No           | 0900.00        | 115-Washington  | 24020 - Glens Falls, NY             |
| Saratoga Springs South Broadway Office | 171 South Broadway           | Saratoga Springs | NY    | 12866 | 4-Upper            | No           | 0612.02        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |
| Schenectady Office                     | 251 State Street             | Schenectady      | NY    | 12305 | 3-Middle           | No           | 0335.00        | 093-Schenectady | 10580 - Albany-Schenectady-Troy, NY |
| Schroon Lake Office                    | 1080 Main Street             | Schroon Lake     | NY    | 12870 | 3-Middle           | Yes          | 9613.00        | 031-Essex       | 99999 - Non- Metropolitan, NY       |
| Schuylerville Office                   | 73 Broad Street              | Schuylerville    | NY    | 12871 | 2-Moderate         | No           | 0609.02        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |

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| Smithfield Boulevard Office                                | 20 Smithfield Boulevard | Plattsburgh       | NY    | 12901 | 3-Middle           | No           | 1008.00        | 019-Clinton     | 99999 - Non- Metropolitan, NY       |
| South Glens Falls Office                                   | 147 Saratoga Avenue     | South Glens Falls | NY    | 12803 | 2-Moderate         | No           | 0602.00        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |
| Ticonderoga Drive-In Office - Temporarily Closed 2/28/2026 | 1127 Wicker Street      | Ticonderoga       | NY    | 12883 | 3-Middle           | Yes          | 9612.01        | 031-Essex       | 99999 - Non- Metropolitan, NY       |
| Ticonderoga Office   | 123 Montcalm Street     | Ticonderoga       | NY    | 12883 | 2-Moderate         | No           | 9612.02        | 031-Essex       | 99999 - Non- Metropolitan, NY       |
| Troy Office  | 120 Hoosick Street      | Troy              | NY    | 12180 | 3-Middle           | No           | 0406.00        | 083-Renssleaeer | 10580 - Albany-Schenectady-Troy, NY |
| U.S. Avenue Office   | 5023 U.S. Avenue        | Plattsburgh       | NY    | 12903 | 3-Middle           | No           | 1032.00        | 019-Clinton     | 99999 - Non- Metropolitan, NY       |
| Warrensburg Office   | 3853 Main Street        | Warrensburg       | NY    | 12885 | 3-Middle           | No           | 0730.00        | 113-Warren      | 24020 - Glens Falls, NY             |
| West Ave. Office   | 91 West Avenue          | Saratoga Springs  | NY    | 12866 | 3-Middle           | No           | 0613.05        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |
| Whitehall Office   | 184 Broadway            | Whitehall         | NY    | 12887 | 3-Middle           | No           | 0820.01        | 115-Washington  | 24020 - Glens Falls, NY             |
| Wilton Square Office                                       | 3025 Route 50           | Saratoga Springs  | NY    | 12866 | 3-Middle           | Yes          | 0607.04        | 091-Saratoga    | 10580 - Albany-Schenectady-Troy, NY |
| <b>Loan Production Offices</b>                             |                         |                   |       |       |                    |              |                |                 |                                     |
| Non-Deposit  | Address                 | City              | State | Zip   | Tract Income Level | Under-served | Census Tract # | County          | MSA                                 |
| Lake Placid  | 2276 Saranac Avenue     | Lake Placid       | NY    | 12946 | 3-Middle           | Yes          | 9605.01        | 031- Essex      | 99999- Non- Metropolitan, NY        |

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