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For Immediate Release

USNY Bank Announces First Quarter Earnings

GENEVA, N.Y. (April 15, 2013)

USNY Bank, which operates as Bank of the Finger Lakes and Bank of Cooperstown, announced its first quarter earnings today. President & CEO Mike Briggs reported that the Bank generated (unaudited) net income of \$545,199 for the three months ended March 31, 2013. These were up about 12% from results for the same quarter last year. Total Assets grew from \$145,941,258 as of December 31, 2012 to \$151,664,486 as of March 31, 2013.

In making today's earnings announcement, Briggs said "Last year was a very successful year for us. Our strong operating results have been recognized in the banking industry, as illustrated by our ranking as the 15th top-performing bank in the country for banks with assets less than \$500 million by SNL Financial. We've shown that high-quality customer service can help develop both continued growth and strong profitability. Those two trends continued in the first quarter of 2013. Our brand of banking is very responsive to financial needs of our customers. It's not flashy. It's built on local decision-making and high-quality personal service. That won't change. They're the key reasons behind the continued growth we've generated since we opened in 2007. Our customers seem to appreciate the hometown service they get with us".

Briggs thanked the entire bank team: employees, management team, community board members and bank directors for their many contributions this year. "Banking has always been a people business. The relationships we create with our customers are such an important part of what we do. Our local dedicated bank team members truly understand the communities we serve. They're always focused on helping our new and existing customers reach their financial goals".

[USNY Bank](#) is an independently-owned, commercial bank chartered by New York State and headquartered in Geneva, NY. The bank is an SBA Preferred Lender, specializing in providing banking services for small and mid-sized businesses, agribusinesses, farms, and consumers. USNY Bank operates two full-service banking units, [Bank of the Finger Lakes](#) at 389 Hamilton St. in Geneva, N.Y. and [Bank of Cooperstown](#) at 73 Chestnut St. in Cooperstown, N.Y.