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For Immediate Release

USNY Bank Announces Third Quarter Earnings

GENEVA, N.Y. (October 11, 2011)

USNY Bank, the parent of Bank of the Finger Lakes and Bank of Cooperstown, reported earnings of \$980,046 for the nine months ended September 30, 2011. Total Assets grew to \$103,787,501 as of September 30, 2011; a 21% increase from \$85,683,378 as of December 31, 2010.

In making the earnings announcement, USNY Bank CEO Mike Briggs said "Our operating results are running ahead of our 2011 annual budget and well ahead of last year's actual results for the same period. This performance is the result of our many loyal customers and our local decision-making business model. I need to thank our all employees, management team, community board members and directors, as well, for their contributions. We continue to focus on bank soundness, profitability and growth. These are even more important in today's business environment."

[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.