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**For Immediate Release**

## **USNY Bank Ranked #20 Best Performing Community Bank**

**GENEVA, N.Y. – (March 20, 2012) –**

Mike Briggs, President & CEO of USNY Bank, announced that USNY Bank was ranked among the best performing community banks in the country with assets less than \$500 million in 2011, according to rankings by SNL Financial. USNY Bank operates locally as Bank of the Finger Lakes.

SNL Financial, based in Charlottesville, Va., is one of the nation's premier providers of financial data and expert analysis of the financial services industry. They ranked the 100 best-performing community banks using six core financial performance metrics that focus on profitability, asset quality and loan growth. USNY Bank ranked 20th on SNL Financial's list and had \$109 million in total assets as of Dec. 31, 2011.

4,316 banks were eligible for these rankings. Banks received scores based on their rank in each of the following six metrics: return on average tangible assets before tax, net charge-offs as a percent of average loans, efficiency ratio, adjusted Texas ratio, net interest margin, and loan growth. Banks also had to be well-capitalized according to regulatory standards.

SNL Financial collects, standardizes and disseminates all relevant corporate, financial, market and M&A data — plus current news and analysis — for the following industries: banking, financial services, insurance, real estate, energy and media/communications.

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**USNY Bank** is a New York state chartered bank that debuted in 2007. The full-service commercial bank is an SBA Preferred Lender. The bank specializes in providing a complete menu of banking services for small and mid-sized businesses, agricultural enterprises, and consumers. USNY Bank has two 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. The banks are open Monday-Friday from 8:30 a.m. to 5 p.m. The main phone number for Bank of the Finger Lakes is (315) 789-1500 and its web address is <http://www.bankofthefingerlakes.com>. Bank of Cooperstown's main phone number is (607) 547-2210 and its web address is <http://www.bankofcooperstown.com>.