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For Immediate Release:

Kimball Named First Vice President, Audit Manager

Oswego, New York (7/26/23) – Lisa Kimball has rejoined Pathfinder Bank as First Vice President, Audit Manager, according to James A. Dowd, President and Chief Executive Officer.

"We are thrilled to welcome Lisa back to our team in this new role," said Dowd. "For more than two decades, Lisa has been instrumental in driving growth for our organization. With her expertise, attention to detail, and industry knowledge, we are confident she will continue to be an invaluable asset to our team. We look forward to working with her once again."

In this role, Kimball will oversee all internal and outsourced audit-related activities and provide the Bank with objective, independent, and reliable assessments of its risk management activities, compliance with applicable regulations, and internal control environment.

Kimball returns to Pathfinder Bank after two years serving as Chief Financial Officer and, most recently, Chief Executive Officer at Oswego Teachers Federal Credit Union. Kimball began her career with Pathfinder Bank in 1998 as an Assistant Auditor. She has since held several key positions within the



bank, including Internal Auditor and Internal Audit Manager. Prior to her departure in 2021, Kimball served as First Vice President, Controller.

Kimball is a graduate of the State University of New York at Oswego with a Bachelor's Degree in Accounting. Kimball serves on the Leadership of Oswego County Advisory Council in her spare time. Kimball resides in Oswego with her husband, Jason, and daughter, Kathleen.

Pathfinder Bank is a New York State chartered commercial bank headquartered in Oswego, whose deposits are insured by the Federal Deposit Insurance Corporation. The Bank is a wholly owned subsidiary of Pathfinder Bancorp, Inc, (NASDAQ SmallCap Market; symbol: PBHC, listing: PathBcp). The Bank has eleven full service offices located in its market areas consisting of Oswego and Onondaga County.