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For Immediate Release:

Pathfinder Bank Announces CIO Retirement and Successor Appointment

Oswego, NY (11/22/2024) – Pathfinder Bank has announced the retirement of Dan Phillips, Chief Information Officer (CIO), effective October 31, 2024. This milestone follows the successful completion of the Bank’s critical Berkshire conversion project. Originally set to retire in July 2024, Phillips extended his tenure to oversee the project's final stages and facilitate a seamless transition.

“Dan’s contributions to Pathfinder Bank have been immeasurable,” stated James A. Dowd, President and CEO of Pathfinder Bank. “Over his 25 years with the Bank — and with even more years dedicated to the financial industry — Dan has led us through transformative technological advancements that have positioned us for long-term success. His leadership has been pivotal in major system upgrades and innovations that strengthened our infrastructure and enhanced customer service.”

Phillips’s tenure at Pathfinder Bank is marked by his commitment to technological excellence and forward-thinking leadership. His focus on implementing innovative solutions has supported the Bank’s growth and adaptability within an evolving banking landscape.

Pathfinder Bank is pleased to announce Joe McManus as the new Chief Information Officer. With 16 years of service at the Bank, McManus brings a wealth of experience in technology and information systems. Promoted to First Vice President, Chief Technology Officer in 2022, McManus has

worked closely with Phillips over the past year to ensure a smooth transition of Pathfinder's IT strategies. In his new role as Senior Vice President and CIO, McManus will oversee the eCommerce and IT departments, driving operational excellence, technological innovation, and superior customer experiences.

"We are confident that Joe's expertise and vision will continue the strong legacy that Dan has built," added Dowd. "Joe's experience and dedication, combined with his comprehensive understanding of our strategic objectives, make him the ideal leader to advance our technological initiatives."

A resident of Oswego, McManus lives with his wife, Laura, and their son, Joshua. Active in the community, he attends Elim Grace Church and enjoys live events, concerts, and exploring emerging technology trends.

Pathfinder Bank extends its sincere gratitude to Dan Phillips for his decades of dedicated service and commitment to the Bank's mission. The Bank also congratulates Joe McManus on his appointment and looks forward to continued progress under his leadership.

About Pathfinder Bank

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 thirteen full service offices located in its market areas consisting of Oswego and Onondaga County and one limited purpose office in Oneida County.