



Branches opened or closed by Pathfinder Bank during the current year and each of the prior two years. Section 345.43(a)(4)

On November 14, 2022 Pathfinder Bank opened a branch located at 506 West Onondaga Street, Syracuse, NY 13204. This is a full service branch, bringing the total of service offices to 12.

On March 4, 2024, Pathfinder Bank announced the signing of a branch purchase and assumption agreement pursuant to which Pathfinder Bank will acquire the East Syracuse, NY branch of Berkshire Bank, located on 6611 Manlius Center Road. The purchase and assumption agreement provides for the transfer by Berkshire to Pathfinder of the facility and other associated assets of the branch, approximately \$198 million in deposits, and certain consumer and residential loans with outstanding balances of roughly \$32 million. It's expected to close on the purchase and sale of the Berkshire branch by the end of the third quarter of 2024, at which point the branch will be fully converted to operate as a Pathfinder branch office. This branch marks the third branch location within Syracuse. This branch brings the total of service offices to 13.

On July 22, 2024, Pathfinder Bank opened its doors at 6611 Manlius Center Road, East Syracuse, NY 13057 with a successful transfer from Berkshire Bank to Pathfinder Bank. This is a full service branch, bringing the total of service offices to 13.