

FOR IMMEDIATE RELEASE

Pathfinder Bank Appoints Erica Muscatello as Vice President, Marketing and Communications Manager

OSWEGO, N.Y., [April 24, 2026] – Pathfinder Bank announced the appointment of Erica Muscatello as Vice President, Marketing and Communications Manager.

Muscatello will lead the Bank’s go-to-market strategy and integrated campaign execution, aligning brand, communications, and growth initiatives to drive measurable results. Partnering with business line leaders, she will translate strategic priorities into data-driven marketing programs that strengthen brand differentiation, deepen customer engagement, and accelerate growth across the Bank’s market areas.

“We are excited to welcome Erica to Pathfinder Bank,” said James A. Dowd, President and Chief Executive Officer. “Erica brings strong marketing expertise, community banking experience, and a passion for connecting with customers and communities. Her strategic vision and collaborative approach will further elevate our brand and help us continue building meaningful relationships throughout the regions we serve.”



Muscatello brings over 13 years of marketing experience in professional and financial services industries to Pathfinder Bank. Prior to joining the Bank, she served as VP, Business Strategy & Marketing Manager at Solvay Bank. She specializes in digital marketing strategy, with a proven track record of driving growth, enhancing brand visibility, and supporting customer-focused initiatives.

Muscatello holds a bachelor’s degree in Business Administration and Marketing from Towson University and a master’s degree in New Media Management from the Newhouse School at Syracuse University. She is a current member of the United Way of CNY’s Women United affinity group. Muscatello is a past board member of Paige’s Childhood Cancer Fund (Previously Paige’s Butterfly Run), the Northwest Family YMCA, and a past Committee Member of the Metro YMCA Marketing Committee and the United Way of CNY.

About Pathfinder Bank: Pathfinder Bancorp, Inc. (NASDAQ: PBHC), a Maryland corporation headquartered in Oswego, New York, is the parent company for Pathfinder Bank. Pathfinder Bank is a \$1.45 billion commercial bank chartered by the New York State Department of Financial Services. Pathfinder was founded in 1859 and currently operates 12 full-service offices located in its market areas consisting of Oswego and Onondaga Counties and one limited purpose office in Oneida County. Through Pathfinder is focused on serving the needs of businesses and community members with high quality products and unsurpassed

service. More information about Pathfinder Bancorp, Inc. can be accessed online at www.Pathfinderbank.com. Member FDIC.

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