



THE CAYUGA BUZZ

Summer 2021



Our Lansing Home



We blinked and our Lansing branch was nearly complete! For us, 2020 ended on a surprisingly exciting note, because that is when we broke ground at 3077 N Triphammer Road. It feels like just a few months ago we were pushing around dirt, and now there is a beautiful, two-story, state-of-the-art timber frame branch with our name on it. It's not your typical bank.

The lobby of the branch will feature a large central fireplace, exposed timber, an entire wall of windows and more to inspire a comfortable, home-like environment for customers. Our goal is to create a warm and welcoming banking experience to align with our high-quality customer service and strong community values. We consider customers to be family, so we want it to feel like home.

Our Lansing Team

Our Lansing team is a dynamic group of experienced people with lots of local knowledge. The branch will be headed by Kelly Gavitt, a Lansing native with over 30 years of banking experience under her belt. Kelly will be joined by Patrick Woods, another Lansing native with 30+ years in banking (yeah, we're pretty good at hiring total banking rockstars).

Why Does Banking Local Matter?

For 157 years, Cayuga Lake National Bank has been making the value of your dollar make a difference in our community. Banking local matters just as much as buying local. Local banks like us are deeply rooted in our community, which means we are full of local knowledge (more than just the menu at The Fargo). We pride ourselves on knowing our community, our families, and our businesses. Here are four major reasons why banking local matters:

1. Strengthens our local economy

Your deposits into our community bank are used to fund loans that invest in local businesses, aspiring homeowners, a family that might need a little financial boost, the list goes on. Our engagement in the community allows us to better evaluate loans for our local residents and businessowners.

To put things in perspective, community banks fund 60% of small business loans nationwide – why? Because community financial institutions like us work closely with small businesses to truly understand their needs and objectives. The more thriving businesses we have in our community, the more jobs we have, the more economic development we have.



June 28th is officially Bill Ryan Day, as proclaimed by the Village of Union Springs and the Town of Springport in 2012. On this day, we celebrate "Banker"

Bill Ryan, former President of Cayuga Lake National Bank, for his significant and lasting contributions to the bank and to the community. His life was a huge part of our history, and we will continue to embrace his legacy and celebrate his memory. His strong commitment to the community was undeniable and is something that we strive to keep at the forefront of our mission.



Thank you Mike Parker and his family & friends

for making our first summer Employee/Company Picnic on June 5th so very special at his home (also the home of the Green Monster)!

Our Lansing Home *Continued from pg. 1*

Patrick will serve as a Commercial Loan Officer in our Lansing branch. Kaycee Wilczek will be relocating to join our Lansing team as a Loan Coordinator, and guess what? Another Lansing native! Kaycee graduated from Lansing High School in 2007 and went on to graduate from Tompkins Cortland Community College. She brings over seven years of banking experience to the role.

New Technology, Same Community Bank

The new branch will include some advanced features such as two Interactive Teller Machines

(ITMs), which are essentially electronic drive-thrus that allow customers to video chat with our Tellers. We all love video-chatting now, right?

ITMs enable customers to perform a plethora of different transactions, very much like the drive-up window in Union Springs. This technology will allow our customers to have a personalized banking experience with increased efficiency and convenience; we're always trying to make your life easier. Say you want to quickly squeeze in some banking on your lunch break or don't want to wait in line at the end of a long

day, you can just stay in your car and we'll happily assist you remotely.

We are thrilled to incorporate new technology and offer new products, yet we are committed to offering the same products and services that we always have. It's a delicate balance, focused entirely around providing the best possible banking experience for our customers.

We look forward to serving new customers in the Lansing community, and we're thrilled to offer a more convenient location to our existing customers in the area as well. See you in July!

Now you can open your account **online!**



Open an account with us through our homepage at cayugalakenationalbank.com! You can also order a debit card with your new online account.

Application Requirements:

1. U.S. Citizen & at least 18 yrs old
2. Social Security Number
3. Personal Identification (Driver's License, State Issued ID, Passport)
4. Physical U.S. address (no P.O. boxes)
5. Phone Number and Email Address
6. Funding Account Information (ACH, Internal Funds Transfer)

Limited to people who have a zip code in Cayuga, Tompkins, or Cortland county.



Bee A Kid

"Some of the best memories are made in flip flops."

– Kellie Elmore

Color Busy Bee!



Summer Scramble

Unscramble these fun summer words!

Find the answers somewhere on this newsletter!

1. ahceb _____

2. usn _____

3. ccipin _____

4. albl _____

5. icuej _____

6. nfu _____

7. artwe _____

8. cie mrace _____

9. ehta _____

10. iket _____

Why Does Banking Local Matter? *Continued from pg. 1*

2. Personalized service

We love getting to know our customers and their generations of family. We desperately missed our daily customer interactions during the height of the pandemic, but we're so thrilled that things are thankfully getting back to normal. We get to know our customers for several reasons, one being that we love to talk, of course, but also because it helps us better understand your financial needs and goals. This allows us to offer personalized service and develop meaningful banking relationships with our customers and with our community.

3. Community minded

We pride ourselves on putting resources into our community, in as many ways as possible. We sponsor events, organizations, teams, etc that we're passionate about - maybe you've been sleeping in a t-shirt that has our name on the back. For us, it goes beyond the t-shirt and banners; it's about developing our community and helping those who need it.

Every month we hold a Jeans Day in our branches where employees can pay to wear jeans and sneakers and all proceeds benefit a local cause or organization. In 2020, we raised \$2,452 for local families in need, local scholarships, the United Way of Cayuga County, Ruari's Sparkle, our local

food pantries, and more. Giving back to the community is a major part of our mission and always will be.

4. Always improving for our customers

It's no secret that big banks offer some pretty snazzy, high-tech banking options. What might still be a secret (but hopefully not, we're trying to get the word out) is that we're able to offer some snazzy, high-tech banking options now too! We've been expanding our offerings for those who'd like to take advantage of them, but we will continue to offer the same products and services that we always have.

Small banks like us are now able to compete with megabanks, thanks to financial technology providers that we've been able to partner with, like Kasasa. Kasasa Rewards Checking is a completely free product that only benefits you, and it gets even better; you can open your account online! But of course, you can still open your account in our branches. We'd love to talk it through with you.

We're not stopping there; we'll be introducing CLNB Credit Cards soon! We will offer rewards and non-rewards options with a lower interest rate. Commercial and consumer credit cards will be available.

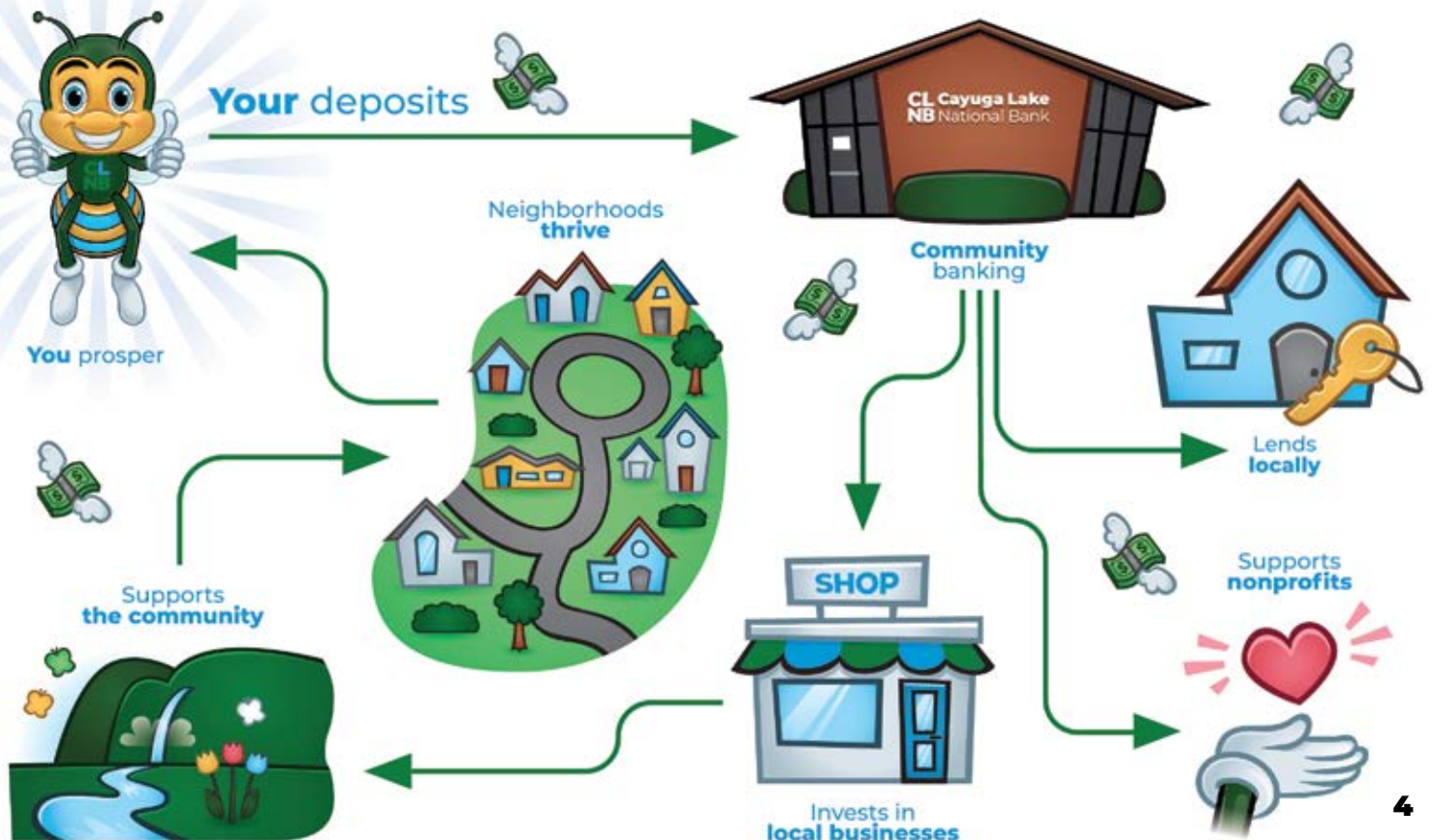


"Best Mortgage / Home Loan Provider"



"Best Auto Loan Provider"

Thank you for voting for
Cayuga Lake National Bank!





Jeans Day 2020

March – \$160
St Baldrick's

April – \$225
Banker Bill Scholarship

May – \$195
Local Family in need

June – \$185
United Way of Cayuga County

July – \$455
Family in Need

August – \$235
American Heart Association

September – \$330
Ruari's Sparkle

October – \$165
Matthew's House

November – \$289
Union Springs Food Pantry

December – \$240
American Cancer Association

2021

January – \$221
Nick's Ride for Friends

February – \$220
Camp Casper

March – \$220
Kaycee's Baby Shower

April – \$175
Lansing Boosters

May – \$240
Southern Cayuga FFA

New Employees



Theresa Yale,
Teller

Theresa is an SCCS graduate with a passion for horse riding and working out at the gym. Prior to joining us, she worked at Hillside.



Madison Hares-Ryan,
Credit Analyst

Madison is a SUNY Brockport Alumni with a dual major in Business Administration and Finance. He loves traveling has been to 10 countries. In his spare time, Madison enjoys working out and is a variety streamer on Twitch. He is a big fan of the Syracuse Oranges and the Boston Celtics.



Patrick Woods,
Commercial loan
Officer

Patrick has over 30 years in banking and is a Potsdam graduate. He is a Lansing native and is the father of two children. Patrick enjoys golfing, going to his son's sports games, puzzles, and collecting baseball cards.



Luke Varga,
Consumer Loan
Officer

Luke is an SCCS and Alleghany Graduate with 22 years of banking and finance. He lives in Auburn, NY with his wife, two kids, their dog named Snoopy and their cat named Linus. Luke enjoys golfing, reading, and going on wine tours.



Kelly Brown,
Executive
Administrative
Assistant

Kelly has over 30 years of experience in banking and administrative assistant work. Her career encompassed all aspects of banking from teller and CSR to AVP/ Loan Officer. She most recently worked for Alumnae/I Engagement at Wells College for 7 years and enjoys her Saturday part-time work at Jane Morgan's Little House. She is co-chair of the Aurora Free Library Book Lovers' Ball Committee, which helps to raise funds in support of the Library. Kelly and her husband Brian are from Moravia, NY and have lived in Union Springs, with their fur babies, Chloe & Sophia, since 2007. She enjoys gardening, shopping, cooking, spending time with family and friends and boating on Cayuga Lake.

Credit Cards (Coming Soon!)

Rewards and non-rewards
with a lower interest rate.

Commercial and
consumer credit cards
available.

Contact a lender for
more information or
any questions!



Fixed Rate Home Equity Line of Credit

Rejuvenate your house this summer with a fixed rate revolving product.



See a loan officer today for rates.



315-889-7358
Email: info@cayugalakenationalbank.com

The Cayuga Buzz is published by Cayuga Lake National Bank for customers and produced by Cayuga Lake National Bank's Marketing Department. Not responsible for typographical errors.

**CL Cayuga Lake
NB National Bank**

Customer focused. Community minded.

Our Locations and Hours

**165 Cayuga Street, PO Box 512
Union Springs, NY 13160**

Lobby
Mon – Thurs 9:00 am – 4:00 pm
Friday 9:00 am – 5:00 pm
Saturday 9:00 am – 12:00 pm

Drive-Thru
Mon – Wed 8:00 am – 5:00 pm
Thur – Fri 8:00 am – 6:00 pm
Saturday 9:00 am – 12:00 pm

397 Main Street, Aurora, NY 13026

Lobby
Mon – Fri 11:00 am – 4:00 pm

Coming Soon!
**3077 N Triphammer Road
Lansing, NY 14882**

Lobby
Mon – Thurs 9:00 am – 4:00 pm
Friday 9:00 am – 5:00 pm
Saturday 9:00 am – 12:00 pm

ITMs (Interactive Teller Machines)
Mon – Wed 8:00 am – 5:00 pm
Thur – Fri 8:00 am – 6:00 pm
Saturday 9:00 am – 12:00 pm



Member FDIC

cayugalakenationalbank.com

Offer subject to change without notice. Interest rate may change quarterly based on Prime. Up to 90% Loan to Value for Qualifying Customers. If line is closed within three (3) years, closing costs will be reimbursed to the Bank. Range of fees that may have to be reimbursed to the Bank is \$800 to \$1,500. The maximum APR is 16%. Minimum amount of LOC is \$15,000. Property insurance, including flood insurance if applicable, is required. Consult your tax advisor regarding tax deductibility of interest.

**Community
News That's
All The Buzz**



165 Cayuga Street, PO Box 512
Union Springs, NY 13160

Customer focused. Community minded.

**CL Cayuga Lake
NB National Bank**