



CLNB Now Offers Personal and Business Credit Cards!

Check out our great rates and options! Payments can be made at local CLNB branches or online. Customer service is through CLNB staff, so you'll always speak to a real person, not a robot. Rates are based on credit score. *No annual membership fee!*

To apply, visit www.cayugalakenationalbank.com.

Personal Credit Cards*

(choose the card that fits your needs)

Rewards Card

Make your spending work for you!

- Earn 1.5 points for every dollar spent to be redeemed at various retailers (*must have 1,500 points to redeem*).
- Introductory rate of 2.99% APR* for all balance transfers for 12 months from card open date.

Standard Card

Take advantage of our lowest offered APR card!

- Interest rate is 2% lower than Rewards Card rate.
- Introductory rate of 2.99% APR* for all balance transfers for 12 months from card open date.

Business Credit Cards

- Introductory rate of 2.99% APR* for all balance transfers for 12 months from card open date.

**Interest rate following introductory period will be the rate based on your credit score at the time of approval.*

Don't get scammed! Be aware of the 5 most common fraud schemes.

Understanding the top ways scammers target individuals for their personal and confidential information can protect you and your money. Awareness of the common tactics used and how to address them is crucial.

1. Overpayment Scams

These scams are common for people who sell products or services online, even something as simple as reselling your old dresser. Scammers will contact you and ask you to deposit a check or money order from them that's well above the asking price and give them the cash difference. Often you'll lose the money given to the fraudulent account, as well as owe the bank a returned check fee for the fake check.

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CLNB is proud to be a sponsor of 713 Racing!

Tommy Collins is the talented driver behind the wheel of Jacqueline Payne and James Traphagen's race team, J&J / 713 Racing. He competes weekly at Thunder Mountain Speedway and Outlaw Speedway. On Friday nights, you can watch him compete in the American Racer Sportsman division, and on Saturday nights, he's slinging dirt in their 358 dirt car modified. Tommy is from Dryden but has lived in Lansing for over a decade. His two sons, Gavin and Conner, help with the race cars and enjoy watching their dad race and win! Jacqueline and James know that the key to having success on the track, like in banking, comes down to the relationships built within the community. "This is why we are so excited to be partnering with CLNB for the 2022 season."



@713 Racing



@713_tommycollinsracing



Jarrad Wakefield Photo

Simplifying the Mortgage Process: A First-Time Home Buyer's Seminar to Help Clarify the Steps to Buying a Home

Join our mortgage specialists, Christie Schwab and Kelly Gavitt, to learn some tips to achieve your dream of home ownership. They will cover everything you need to know and host a Q&A session, so start your list of questions!

What will be covered:

- Credit readiness
- Getting prequalified
- Tips and advice as you prepare to buy your first home
- Mortgage products
- Breaking down and understanding closing costs and down payments
- Tips for working with a real estate agent
- What you will need to formally apply for your mortgage financing



Christie Schwab
AVP of Lending



Kelly Gavitt
Lansing Branch
Manager & Mortgage
Loan Officer

Choose the event most convenient for you:

Lansing on Saturday, May 7, 2022 at 9:30-11:30 a.m.

Union Springs on Saturday, May 14, 2022 at 9:30-11:30 a.m.

To register, please RSVP one-week prior to the event to kbrown@cayugalakenationalbank.com or 315-889-7358.

April is Community Banking Month, and at Cayuga Lake National Bank, we want to remind you why baking locally is the way to go.

Community banks like ours strive to help our consumers and small businesses achieve their financial goals.





WHAT YOU WANT,

baby we got it!

WHAT YOU NEED...

you know we got it!



Bee A Kid: Coloring Contest for Children Ages 5-11

Special thanks to **Jennifer Wells**, owner of **Paddle-N-More**, who is gifting the winner of this contest a week of adventure at Wind-N-Waves Junior Camp located at Myers Park, Lansing, NY. This camp is designed for children ages 5-11. At FLX Adventure Camp, children develop water sports skills through firsthand experience with a variety of on-the-water activities: windsurfing, sailing, kayaking, canoeing, and stand-up paddleboarding! Please visit flxadventurecamp.com for details about their water sports for the whole family. Download a PDF at www.cayugalakenationalbank.com or draw directly on this page.



Draw and color your favorite summer activity in this box!

**\$395
value!**

Color Contest Rules: Children must be ages 5-11. Only one entry per person. Entries must be mailed by **May 15, 2022** to be considered. Entries may be mailed to CLNB, ATTN: Coloring Contest, 165 Cayuga Street, Union Springs, NY 13160, emailed to kbrown@cayugalakenationalbank.com or dropped off at Union Springs or Lansing from Monday thru Friday, 9 a.m. to 4 p.m. and Saturday 9 a.m. to 12 p.m. or Aurora from Monday thru Friday 11 a.m. to 4 p.m.

First name of child: _____

Age: _____

Name of parent or guardian: _____

Phone # of parent or guardian: _____

By checking this box, I understand and agree to allow CLNB to use my child's drawing, first name, and age for social media posting.

Don't get scammed! Be aware of the 5 most common fraud schemes.

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2. Unsolicited Check Fraud

If you ever receive a check you weren't expecting, ask us for help! Cashing unsolicited checks can lead to scammers obtaining authorization to your checking and/or savings account, loan information, or other personal confidential information.

3. Internet and Email Fraud

Pop-up windows and phishing scams are becoming more common as individuals join the digital space. Fake ads with viruses can hack into your personal information, while phishing texts and emails that direct you to a link to provide the same information. Additionally, do not allow anyone whose identity you cannot confirm remote access to your computer. While they might say they are accessing it to help clean it, they can be putting malware or virus software onto it. Do not click links from unknown sources. Anything that looks suspicious—avoid!

4. Government Imposter Scams

Many hackers will pretend to be a government official, stating that you've won a prize or must give a payment. Threats can even be made as a scare tactic by telling the victim they are at risk of going to jail. It is rare to get a real call from the government for any matter, so just err on the side of caution and ignore these calls.

5. Robocalls and Phone Scams

An extremely frequent scam is robocallers, who claim that you have an expiring warranty and payment is needed immediately. They even

use the initial call to ask, "Can you hear me?" so when you respond, "yes," they can use your voice to authorize access to your accounts. Hang up and do not respond to any questions. It is common for callers to offer 'help' to fix your computer as well; do not let them access anything.

Never give out your personal information, especially your social security number, bank account number, or your passwords to any account. Stay vigilant and always reach out with any questions regarding a suspected fraudulent interaction. We are here to keep your information safe and secure.

Maika'i Loa, Thomas!

On March 11, we had a send-off celebration for Thomas Miller. Thomas started an exciting new adventure in Waikiki, Hawaii, working for the YMCA coaching youth basketball. Thomas worked in our Aurora branch as a teller. He will be missed by his CLNB colleagues, as well as Wells College, where he's been the assistant women's basketball coach for several years.



Thomas Miller, Teller

Celebrate Women's History

Since the early 1900s, local, prominent women have been instrumental in the success of CLNB. In honor of Women's History Month this March, we celebrate:

Edith P. Morgan, the first female Bank president (1941-1951);

Phoebe Zabriskie and **Josephine Lyons**, served on the board of directors for several years;

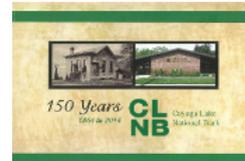
Mary May, served as interim Bank president and currently serves on the board of directors;

Kelly Wade, the current Bank president; and

Jackie Dmytrenko, **Ellen May**, and **Thea Miller**, who serve as members of the executive management team.

We would also like to acknowledge the other 24 female employees who, combined with our female leaders, make up 80% of the Bank's staff!

To learn more about these influential women, pick up a copy of *150 Years CLNB* at any of our branches.



How would you like to earn an additional **\$10** every month?

It's easy with a **KASASA Cash Back®** checking account!

You can earn even more with **KASASA Cash®**.

Qualifications must be met to earn Rewards. However, there are no penalties if not met.

Already have a CLNB regular checking account? Switching to a KASASA account is easy, just give us a call!

Account Type	Monthly Fee	Online Banking & Bill Pay Fee	Eligible to Earn Interest	Phone Transfer Fee \$2.00 per transfer	Debit Card Transaction Fee	Mobile Deposit Fee \$0.50 per check	Refund on ATM Fees (qualifications must be met)	Statements	Rewards (qualifications must be met)	Qualifications
KASASA Cash®	No	No	Yes	No	No	Yes	Yes, up to \$10	Free e-statement	1% APY on balances up to \$15K 0.10% APY over \$15K	<ul style="list-style-type: none"> 12 debit card swipes per month 1 direct deposit e-statement enrollment
KASASA Cash Back®	No	No	No	No	No	Yes	Yes, up to \$10	Free e-statement	2% cash back on debit card purchases up to a total of \$500 (max \$10/month)	<ul style="list-style-type: none"> 12 debit card swipes per month 1 direct deposit e-statement enrollment

*PIN (Debit) transactions: First 2 are free, \$0.10 each thereafter (per month) when used as a debit. Free when used as a credit card/Point of Sale transaction.

KASASA Cash is a variable rate product and the rates may change after opening. APY = Annual Percentage Yield effective as of 10/01/2020. Additional information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$1.00 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our bank service representatives for additional information, account details, restrictions, rewards calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Trademarks: Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd.



Jeans Day

This year the bank started a new tradition to continue to raise funds to benefit a local charity or organization. At the beginning of every calendar year, employees are given a designated month. In the past, Jeans Day was only once a month. This year, we are designating EVERY Friday to Jeans Day! Employees pay \$5 to wear jeans and all funds raised during that month are given to a charity of the employee's choice. Here's a list of who we've raised money for since our last newsletter:

SCAT Van

Offers door-to-door transportation to needed services for the elderly and disabled.

Cayuga County Office for the Aging

Supports the Emergency Fund for seniors, a last resort option for those who have an emergency and cannot obtain help through other channels. It's often used to help purchase prescriptions, used appliances, and to pay for heating costs.

Local Family in need

Benefited a local young family who lost everything in a fire.

St. Baldrick's Foundation

A volunteer-powered charity that funds more in childhood cancer research grants than any organization except the U.S. government.



New Employees, Promotions, & Accomplishments



Megan Hunsinger,
Teller

Megan joined our Union Springs branch as a teller in Nov. 2021. She grew up in Cato, NY, and moved to Union Springs five years ago. Megan received a bachelor's degree

from Morrisville State College. She loves spending time with her family and dogs, being outdoors, and riding horses. Megan has been riding horses since she was six years old!



Victoria Reeves,
Universal Banker

Victoria, our newest employee, was hired as a Universal Banker in our Lansing Branch. Tori grew up in Genoa, NY, where you could find her in the barn with

her horses, goats, and chickens. She showed horses competitively from 11 to 18 years old. She likes the outdoors and being with her six cats, dog (Remi), and pet sheep (Lamby). Tori also enjoys helping her boyfriend with his dirt-modified race team, which keeps them busy all summer! Before starting her journey at CLNB, she worked at Ledyard Farms for over eight years as a horse trainer/caretaker. Tori says, "I am very excited to learn the world of banking and be part of such a great bank family."



Courtney Ellinwood,
Product Specialist

Courtney joined CLNB in 2019 as the Branch Manager for Aurora. Eight months later, we dealt with COVID and had to temporarily close the Aurora branch, rotate employees, and realign jobs. This was the beginning of a new path for Courtney. She transferred to Union Springs, where she demonstrated

outstanding potential in other areas of banking due to her willingness to take on new tasks. Today, she is the Product Specialist. In early 2021, she began training for successor to the BSA Officer. By Nov., she accepted the offer. Courtney has an Associate's Degree in Business Administration and is continuing her education with ABA courses, webinars, and seminars.



Theresa Yale,
Operations Assistant

Theresa was hired on Feb. 8, 2021, as a teller in Union Springs. Before opening our Lansing branch, Theresa played a key role in getting the ITMs (Interactive Teller Machines) up

and running. She continues to manage daily ITM operations. Theresa's drive and our desire to promote from within made Theresa the perfect candidate for our new Operations Assistant position. Continuing to further her career and learn more about banking, she has enrolled in ABA courses. Theresa is also researching information to launch CLNB's next project!



Kathy Uhle,
Universal Banker

Kathy joined CLNB as a teller in the Union Springs office in Feb. 2016. Throughout her six years of service to the Bank, she has provided excellent customer service, cultivated a pleasant

work environment, and demonstrated a good work ethic. Kathy was promoted to the position of Universal Banker in our Union Springs office in March 2022. This new position will allow her to expand her current responsibilities of training new tellers while learning new job duties, including customer service representative and the ability to provide additional coverage in all three of our offices. Her knowledge and flexibility will allow us to continue to enhance customer service and good community relations.

Does your summer to-do list consist of renovations?



We've got you covered with **no closing costs on a home equity loan!** Our loan officers would love to help.



315-889-7358 (Union Springs & Aurora)
607-366-0600 (Lansing)
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

**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.



Going digital this fall! Copies of the Fall newsletter will be available on our lobbies and online at www.cayugalakenationalbank.com.

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

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**CL Cayuga Lake
 NB National Bank**