

**CL Cayuga Lake  
NB National Bank**

Customer focused. Community minded.

# THE CAYUGA BUZZ

Fall 2021

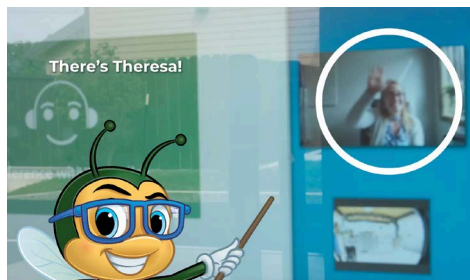


## Enhance Your Drive-Thru Experience

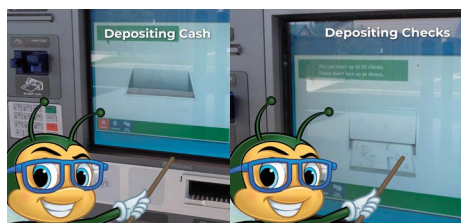
We have two Interactive Teller Machines (ITMs) behind our Lansing Branch, and we're very excited for customers to get better acquainted with them! ITMs enable you to perform a plethora of different banking activities, very much like the drive-thru window in Union Springs. This technology allows you to 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 you don't want to brave the cold this winter, you can just sit tight in your warm car and we'll happily assist you remotely. ITMs are also a great option for those who may be vulnerable to COVID-19 and prefer a contactless banking experience.



Once you tap the screen, you'll have the option to video chat with our teller, Theresa! ITMs are not intended to eliminate tellers; we love our tellers.



You can then enter your account number to perform banking activities like withdrawing cash, depositing checks, depositing cash, scanning your ID, and more!



## Give the ITMs a try!

They are here to make your life easier! To watch a short, simple video about how to use them, scan this code or ask a Lansing employee for a demonstration.



## CLNB Credit Cards Are Here!



We are proud to now offer CLNB personal and business credit cards to our customers. Payments can be made at local CLNB branches and customer service is through CLNB staff, so you'll have access to live people. Rates are based on credit score. *No annual membership fee!*

### Personal Credit Cards

Choose the card that fits your credit needs!

### Rewards Card

Make your spending work for you!

- Earn 1.5 points for every \$1.00 spent, to be redeemed at various retailers. *You 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% on APR\* for purchases made in the first 6 months from card open date.

Continued on pg. 4

# CLNB Employees Giving Back to the Community

## Jeans Day

One day of each month our employees pay \$5 to wear jeans and \$5 to wear sneakers. Each employee is given the opportunity to donate the funds to a local charity or organization of their choice. Here's the list of who we've raised money for lately:



- Nick's Ride for Friends
- Camp Casper
- Lansing Boosters
- Southern Cayuga FFA
- Matthew House
- NY SPCA
- Moravia Central School Scholarship Committee
- Hospice of the Finger Lakes
- Cayuga County SCAT Van
- Project Hope - USCS School District

"Gussy" Jeans Day – During the months of October, November and December, CLNB employees have the opportunity to help our local King Ferry, Lansing, and Union Springs food pantries. Employees can donate \$5 and wear jeans on all Fridays that are not dedicated to the other monthly jeans and sneakers days.

## Bluefield Classic

In September, CLNB took to the ballfield to compete in the 9th annual Bluefield Classic, a whiffle ball tournament to support Friends of Hospice of Cayuga County. Despite our powerhouse team of employees and their family members, we did not advance to the finals. Regardless, we were thrilled to spend time with our community, give back, and have fun!

## 2021 Finger Lakes Mud Run

The 10th Annual Finger Lakes Mud Run had participation once again from seven CLNB employees and family members. The Mud Run is about a three mile outdoor challenge course with over 30 obstacles and is a great team-building experience. Hosted by Champions for Life, Inc. on the grounds of Everest Park, funds raised are used to host families with children who have life threatening illnesses at the Brian Bisgrove Home of Courage and offer scholarships for kids to participate in programming at the CFL Sports Center.

## The United Way's 4th Countywide Personal Care Drive

This Fall we collected hygiene items for the United Way's Personal Care Drive, which were distributed among 14 Cayuga County food pantries, soup kitchens, and homeless shelters.

## Coat Drive / Winter Gear Donation

It's time to gear up for winter! We're collecting new or gently used winter coats, hats, boots, mittens and gloves in our Union Springs branch for families in need. We're accepting ongoing donations throughout the fall and winter, and all donated items will be delivered to Union Springs School District and the Union Springs Food Pantry. Let's keep our community safe and warm this winter!

## Angel Tree

During the holiday season, we will be collecting money for our angel tree in our Union Springs branch. The bank will match the amount of money raised, and all proceeds will benefit local children of families in need.

## Cops, Kids & Toys

This holiday season at our Lansing branch, we will have a donation box in our lobby where customers can place any amount of money to go towards purchasing gifts for Cops, Kids & Toys. This program, started in the early 1980s by two Ithaca City Police officers, collects, purchases, and distributes toys and gifts to financially disadvantaged children in Tompkins County. Anyone who donates money (or toys and gifts) to this cause will have their name, business, or organization written on a tag attached to a bulb on our Christmas tree.





# Bee A Kid

“Life starts all over again when it gets crisp in the fall.”

– F. Scott Fitzgerald

## Color Busy Bee



## Customer Spotlight



### Nolan

Nolan has banked with CLNB for many years, all while living in Lansing, NY with his wife and two daughters.

“I was born and raised in Lansing, and we’ve never had a bank here, so CLNB opening a branch is the greatest thing that’s ever happened. I drive by it twice a day and it’s so convenient to stop in when I need to. Everything is so easy and everyone is so nice – I can’t say enough good things about CLNB. I tell everyone I know about the new branch!”



### Lee, Shurtleff Funeral Home

Shurtleff Funeral Home was established in 1985 in Genoa, and in 1989 the Shurtleff family expanded the business into Groton. Lee Shurtleff has recently taken over the business from his brother, Michael, and is excited to take the reins and carry on the legacy that his family has developed for nearly four decades.

As the business begins this new chapter, they’ve chosen to partner with Cayuga Lake National Bank.

“It makes sense to partner with a community bank that shares our geographical footprint, has strong knowledge of our operations and understands our local needs. I know the staff well and they’ve helped put me in a position to carry on the family business.”

## CLNB Credit Cards Are Here!

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### Business Credit Card

- Introductory rate of 2.99% APR\* for purchases made in the first 6 months from card open date.

**Keep your money local! Visit our website to apply today.**

*\*APR in effect after introductory period ends ranges from 5.74% APR to 14.74% APR + Prime Rate. Rate secured at time of approval.*



We are pleased to share that our Lansing branch has been awarded the Certificate of Honor by the Benevolent and Protective Order of Elks. We are proud to receive this honor, and we are very proud to fly the United States flag in front of our branch!

## Check Out our Kasasa® Checking and Savings Accounts!

### Qualifiers

- 12 Debit Card Swipes
- e-statements
- 1 Direct Deposit

### Kasasa Cash®

#### Qualified Checking:

- 1.00% APY on balances up to \$15K
- 0.10% APY over \$15K
- Up to \$10 in ATM fee refunds

#### Non-Qualified Checking:

- 0.01% APY on total balance

### Kasasa Cash Back®

#### Qualified Checking:

- 2.00% cash back up to \$10
- Up to \$10 in ATM fee refunds

#### Non-Qualified Checking:

- No rewards

### Kasasa Saver®

#### Qualified Checking:

- 0.25% APY on balances up to \$25K
- 0.10% APY on balances over \$25K

#### Non-Qualified Checking:

- 0.05% APY on total balance



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, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Trademarks: Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

# Employee Spotlight

## New Employees

### Brittany Kulas



Brittney joined CLNB as a Universal Banker when our Lansing branch opened in July. Eager to learn more about banking, she now works in our Union Springs branch as a Loan Processor. A native of Genoa, NY, Brittany earned her associate's from CCC in Business Administration and taught Cosmetology at Cayuga Onondaga BOCES. In her free time, Brittany enjoys spending time with her dog, doing hair and shopping with her identical twin sister.

### Jacqueline Payne



Let us introduce you to Jacqueline Payne, who joined our CLNB family in July as a Universal Banker in our Lansing office. Prior to that, she worked for Cayuga Orthopedics for over three years. For fun, she enjoys spending time with her beagle, Bo, gardening, bow hunting, and shopping...of course! She and boyfriend James own a dirt modified race car and she is also the social media person for their dirt modified race team.

### Abigail Bertonica



Abigail Bertonica joined CLNB in June as a Consumer Loan Processor. She grew up in Lansing, earned her associate's from TC3 and is continuing her education through SUNY Empire. Abbie has lived in Aurora for 3 years. She enjoys camping and hiking with her dogs, cooking and traveling. Fun fact: she is the newest member of the Aurora Volunteer Fire Department!

## Promotions & Accomplishments



**Christie Schwab** was promoted to Assistant Vice President of Lending. Christie has been with CLNB since

2019 as a Mortgage Loan Officer. She has been instrumental in the reorganization of a quickly growing loan department. In her new role, she will assist in overseeing the loan department, to include proper adherence to regulatory and compliance procedures, facilitation of staff training and development, and mortgage lending.



**Melanie Doolittle** has been promoted to Loan Officer. Melanie joined CLNB in 2019 as a Consumer Loan Processor. Motivated

and eager to learn more, she dove into processing mortgage loans. Melanie's attention to detail, goal aspirations and friendly manner are just a few of the reasons she continues on her ladder to success.



**Madison Hares-Ryan**, Credit Analyst, recently received accreditation as a Certified Community Bank

Credit Analyst (CCBCA). The role of credit analyst has evolved into a critical function in today's community banks. A credit analyst is responsible for assessing a commercial loan applicant's ability to repay the loan and recommending approval or denial.

**CLNB celebrates our employees and strives to promote from within, recognizing each individual person's value, hard work and commitment. Congrats to all!**

## Business Banking

### Offering a full array of business banking solutions!

Cayuga Lake National Bank sets itself apart from the competition with a variety of free or low cost solutions designed with your business in mind:



**FREE internet banking**

**FREE e-statements**

**FREE business checking and savings**

**Overdraft protection**

**Business credit cards**

**Credit card payment processing**

**Cash Management for ACH, wires, and Business Bill Pay**

**Remote Deposit Capture**

**Competitive business loans**

**Contact us today to see how we can help you!**



## Fixed or Variable Rate Home Equity Line of Credit

Options Available

Rejuvenate your house this  
year with a home equity  
product from CLNB!



See a loan officer today for rates.



315-889-7358

Email: [info@cayugalakenationalbank.com](mailto: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.

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## 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

Offer subject to change without notice. Interest rate may change quarterly based on Prime. If variable rate product chosen, interest rate subject to change 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.

[cayugalakenationalbank.com](http://cayugalakenationalbank.com)

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



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