



# THE CAYUGA BUZZ

Winter 2020-2021



## Our New Chapter



As many know, Cayuga Lake National Bank has an exciting new chapter in the works, as we plan to open our newest branch in Lansing, N.Y. and begin serving the Lansing community in the Summer of 2021. We are honored and excited at the opportunity to put down new roots and bring our community bank into a growing new market.

The location of the new branch will be on the corner of North Triphammer Road and Franklyn Drive, just South of the Lansing Market. The full-service branch will include two drive-thru lanes as well as indoor service desks and office space.

Our story started in 1864, and we're thrilled that 156 years later we're still adding new chapters. We pride ourselves on being customer focused and community minded, that will never change; even as our community gets bigger and our story gets longer.

We look forward to getting to know the Lansing community and serving their financial needs.

## What is Kasasa?

We're offering some exciting free new products that will help you earn free money each month by doing simple activities that you probably already do...and did we mention it's free?

Kasasa is an award-winning financial technology company that provides reward checking and saving account packages to community banks like us. Now CLNB can offer the same rewards that bigger banks offer, all while maintaining the integrity and accessibility of a community bank.

Let's get right to it: Kasasa Cash and Kasasa Cash Back are free checking accounts with monthly cash rewards. There are no monthly fees, no minimum balance, access to over 30,000 surcharge free ATMs and refunds of up to \$10 per month on ATM fees nationwide.

There are slight differences between Kasasa Cash and Kasasa Cash Back benefits, and we'd love to help find the best fit for you and your lifestyle.

The Kasasa Cash Checking Account offers 1% Annual Percentage Yield on deposits up to \$15,000. You can earn serious interest on your checking account.

The Kasasa Cash Back Checking Account offers 2% cash back on debit card transactions up to \$500. Simply put,

*Continued on pg. 4*

## 52 Week Money Challenge

With this chart, you can track your savings progress using a simple program. Deposit the recommended amount each week and mark it in the “Deposit Complete” column.

Set up your personalized Savings Account with a Customer Representative today and begin saving with just \$1!

Week	Deposit Amount	Deposit Complete	Account Balance	Week	Deposit Amount	Deposit Complete	Account Balance
<b>1</b>	\$1.00		\$1.00	<b>27</b>	\$27.00		\$378.00
<b>2</b>	\$2.00		\$3.00	<b>28</b>	\$28.00		\$406.00
<b>3</b>	\$3.00		\$6.00	<b>29</b>	\$29.00		\$435.00
<b>4</b>	\$4.00		\$10.00	<b>30</b>	\$30.00		\$465.00
<b>5</b>	\$5.00		\$15.00	<b>31</b>	\$31.00		\$496.00
<b>6</b>	\$6.00		\$21.00	<b>32</b>	\$32.00		\$528.00
<b>7</b>	\$7.00		\$28.00	<b>33</b>	\$33.00		\$561.00
<b>8</b>	\$8.00		\$36.00	<b>34</b>	\$34.00		\$595.00
<b>9</b>	\$9.00		\$45.00	<b>35</b>	\$35.00		\$630.00
<b>10</b>	\$10.00		\$55.00	<b>36</b>	\$36.00		\$666.00
<b>11</b>	\$11.00		\$66.00	<b>37</b>	\$37.00		\$703.00
<b>12</b>	\$12.00		\$78.00	<b>38</b>	\$38.00		\$741.00
<b>13</b>	\$13.00		\$91.00	<b>39</b>	\$39.00		\$780.00
<b>14</b>	\$14.00		\$105.00	<b>40</b>	\$40.00		\$820.00
<b>15</b>	\$15.00		\$120.00	<b>41</b>	\$41.00		\$861.00
<b>16</b>	\$16.00		\$136.00	<b>42</b>	\$42.00		\$903.00
<b>17</b>	\$17.00		\$153.00	<b>43</b>	\$43.00		\$946.00
<b>18</b>	\$18.00		\$171.00	<b>44</b>	\$44.00		\$990.00
<b>19</b>	\$19.00		\$190.00	<b>45</b>	\$45.00		\$1,035.00
<b>20</b>	\$20.00		\$210.00	<b>46</b>	\$46.00		\$1,081.00
<b>21</b>	\$21.00		\$231.00	<b>47</b>	\$47.00		\$1,128.00
<b>22</b>	\$22.00		\$253.00	<b>48</b>	\$48.00		\$1,176.00
<b>23</b>	\$23.00		\$276.00	<b>49</b>	\$49.00		\$1,225.00
<b>24</b>	\$24.00		\$300.00	<b>50</b>	\$50.00		\$1,275.00
<b>25</b>	\$25.00		\$325.00	<b>51</b>	\$51.00		\$1,326.00
<b>26</b>	\$26.00		\$351.00	<b>52</b>	\$52.00		\$1,378.00

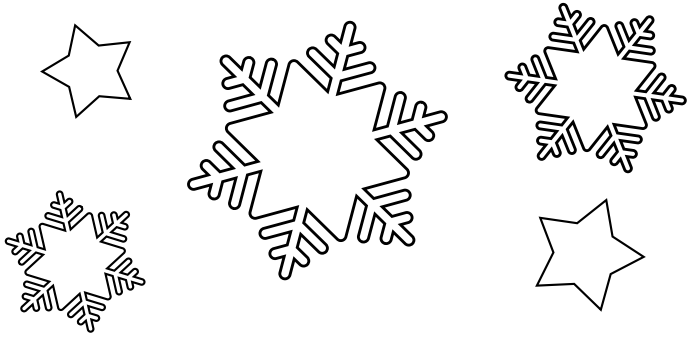


# Bee A Kid

"Kindness is like snow – it beautifies everything it covers."

– Kahlil Gibran

## Color Busy Bee



HAPPY  
HOLIDAYS!

## Winter Wonderland Word Search

S A C O R J M I T T E N S S P  
E N O T E I N I K I R E I U R  
P S O O R T S P I D B N C L I  
A G O W M C G N A U S P E F G  
R L R R B T N D C S N Y M R N  
A O C S S A I K E I O E P E I  
K V E I A V L Q N I W L I T G  
E E K D T T M L R A M L N N D  
L S A I C N I C S E A O A U E  
W I N T E R J T T U N W A C L  
Y E S R N G S N W W H I T E S  
C N A S W I M E G N A R O U G  
S C A R F T I O N O M K O Y S



Snowball

Snowman

Ice

Winter

Sledging

White

Scarf

Gloves

Mittens

Skis

## What is Kasasa?

*Continued from pg. 1*

you get paid for everyday debit card purchases.

We're also offering a free Kasasa Savings Account, which will allow you to earn higher rates on what you save, along with no monthly maintenance fees, ever.

How do you qualify each month? It's so easy you could do it in your sleep! Although we advise against sleep shopping.

- **At least 12 debit card purchases**
- **At least 1 direct deposit**
- **Be enrolled in and agree to receive e-statements**

Next time you're in the bank, ask about Kasasa – we'd love to sit down with you and help you learn more about these exciting new offerings. More information can also be found on the Personal Checking Account Comparison page at our website, [cayugalakenationalbank.com](http://cayugalakenationalbank.com)



**Debit cards are switching to contact-free and Tokenized digital wallets!**

## Pick from our Angel Tree and be an angel to those in need

Visit our Angel Trees in our Union Springs and Aurora lobbies, purchase one of the beautiful ornaments displayed, and we'll match your donation. 100% of the combined funds will go directly to people in our community that are in need this holiday season.

## Banker's Buzz

### Kelly Wade, President

In this season of giving and reflecting over the past year, we are truly grateful for our staff! We have said this before, but we really cannot say it enough. The dedication of our staff to the success of Cayuga Lake National Bank throughout these uncertain times has been so incredibly heartening. Each and every one of our employees has stepped up throughout this pandemic and given 100%, whether they were working from home or in the branches.

This past year has constantly required all hands on deck, and no one ever hesitates to pitch in wherever they are needed. We are a family, and we never let each other fail. We support one another endlessly so that we can give our customers the support and service that they need day in and day out.

The road ahead may not be entirely smooth, but we had to use this opportunity to thank the CLNB family for their strength, dedication and hard work. We hope that 2021 brings brighter days and perhaps even normalcy.

CLNB sends

≡ *warm wishes* ≡

this holiday season





**WHO KNEW  
CHECKING COULD  
BE SO SWEET?**  
with Kasasa Cash®

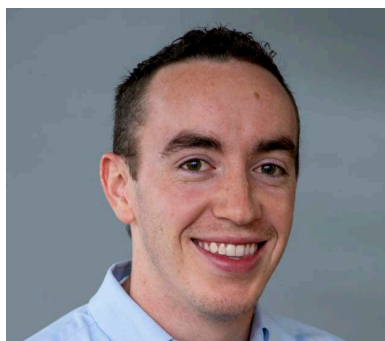
**1%  
APY**

**On deposits  
up to \$15k**



Ask for **free K A S A S A®** checking

## New Employees



Tom Miller recently joined the CLNB Team of Tellers in our Union Springs Branch. Tom is a 2019 Graduate of Saint Joseph's University, and currently resides in Aurora. He is also the Assistant Women's Basketball Coach at Wells College. Welcome, Tom!



Originally from Phelps, NY, Natalie Janas is another new addition to our Teller Team! Natalie graduated from Union Springs High School and then spent time attending both Niagara University and CCC. Prior to coming to CLNB, Natalie managed a deli for three years. In her free time, she enjoys hiking and running (but not in the snow). Her other hobbies include cooking, baking, knitting and riding ATVs (even in the snow). Welcome, Natalie!

## New Directors



Bernie Simmons owns and manages two successful businesses in the downtown Auburn area; Balloons Restaurant and A.T. Walleys. Born and raised in Auburn, Bernie has invested in the community and built many long-term relationships and friendships along the way. He is married with 5 children and 6 grandchildren who also reside in Auburn.



Janet Hinman is a Graduate of RIT, with a Master's degree from Penn State University. She has worked for Corning Glass from 1987 – 2020 in various challenging positions focusing on advancing capabilities in their global supply chain to increase and ensure effective business operations. After retiring from Corning in 2020 she joined Martens Fresh, LLC as the Director of Operations. Janet, daughter of Robert and Maxine Martens, is married with children and resides in the Auburn area.



Scott Babcock, current Sr. VP of Credit Administration at CLNB, is a graduate of Binghamton University and Pennsylvania Bankers Association Advanced School of Banking. Scott has been with CLNB for almost a year and a half and has over 14 years of prior banking experience, as he previously worked as VP & Senior Lending officer at First National Bank of Groton. Scott has been responsible for rebuilding and staffing the loan department at CLNB, and the successful loan growth can be attributed to his fine efforts leading his new team. Scott and family live in Locke, NY.

## Fixed Rate Home Equity Line of Credit

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



See a loan officer today for rates.

## Hardship Loan



3 months deferral up to \$10,000

**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

### Talk to Us

315-889-7358

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

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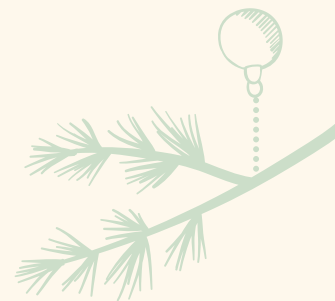


Member FDIC

[cayugalakenationalbank.com](http://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



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Union Springs, NY 13160

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