

Condensed Report of Condition



Cayuga Lake National Bank

At the Close of Business 6/30/2018

*Cayuga County's Only
Full Service-Independent Bank*

MAY WE SERVE YOU?

DEPOSIT ACCOUNTS

Checking Accounts	Direct Deposit Service
Savings Accounts	N.O.W. Accounts
Certificates of Deposit	Christmas Clubs
Super Now Accounts	Bank By Mail
I.R.A. Accounts	

LOANS

Auto	Personal
Agricultural	Commercial
Mortgages	Home Improvement

SERVICE ACCOUNTS

ATM	Money Transfer
Safe Deposit Boxes	Drive-up Teller
Personal Money Orders	
Purchase & Sale of Securities	

*Member of Federal Reserve System and
Federal Deposit Insurance Corporation*

Statement of Condition

<u>ASSETS</u>	6/30/2018
Cash & Due from Banks	\$ 12,584,000
Investment Securities	
U.S. Treasury Obligations	10,497,000
Obligations of State & Political Subdivisions ..	20,709,000
CMO FNMA/FHLMC	29,269,000
Federal Reserve Bank Stock	19,000
Federal Home Loan Bank Stock	108,000
Federal Funds Sold	9,729,000
Loans — Total (excluding unearned income) ..	68,573,000
Less Reserve for Possible Loan Losses	-397,000
Loans, Net	68,176,000
Bank Premises, Furniture & Fixtures	303,000
Other Real Estate	0
Other Assets	3,843,000
Total Assets	\$155,237,000
<u>LIABILITIES</u>	
Demand Deposits	\$ 31,235,000
Savings Deposits	77,921,000
Other Time Deposits	30,605,000
Total Deposits	139,761,000
Other Liabilities	3,046,000
Total Liabilities	\$142,807,000
<u>CAPITAL ACCOUNTS</u>	
Capital Stock	\$ 123,000
Surplus	500,000
Undivided Profits	11,807,000
Total Capital	12,430,000
Total Liabilities and Capital	\$155,237,000

Cayuga Lake National Bank

3 Cayuga Street
Union Springs
New York 13160
(315) 889-7358

Main Street
Aurora
New York 13026
(315) 889-7358

OFFICERS

G. William Ryan
Chairman of Board & President

Mary C. May
Exec. Vice-President & Cashier

Jacquilyn A. Dmytrenko
Vice President

Thomas R. Ackerley
Vice President & Senior Lending Officer

Rhonda L. Dixon
Internal Auditor

Kelly R. Wade
Chief Financial Officer

Nancy E. Walter
Assistant Vice President

Lori Kupiec
Branch Manager

DIRECTORS

Gary D. Finch
Robert L. Martens

Mary C. May

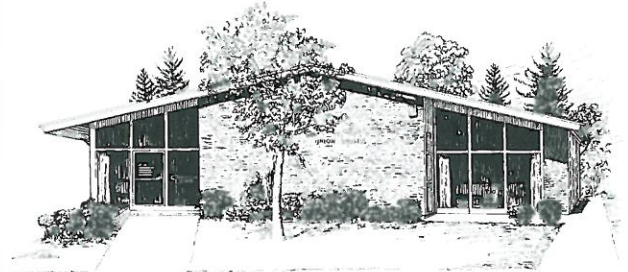
Allen Mosher

George W. Ryan

Stephen L. Zabriskie



Cayuga Lake National Bank



Two Convenient Locations

Cayuga Street
Union Springs, New York 13160
(315) 889-7358

Main Street
Aurora, New York 13026
(315) 889-7358

CONDENSED
STATEMENT OF CONDITION
June 30, 2018