



BUILT STRONG. BUILT TO LAST.

Message from President & CEO Don Gibson

To our communities, customers, and future customers:

We know there are a lot of questions and uncertainty in the Financial Services industry due to recent events at several large banking institutions. We want to assure you that the team at the Bank of Greene County is always available to answer your questions, discuss your Banking relationship, or provide assistance.

The Bank of Greene County was founded in 1889 and is a strong, community orientated Bank. We have been providing expert banking services to individuals and businesses, and giving back to the community through donations and community service for over 130 years. We have, and continue to work hard to maintain a well-diversified portfolio, and do not engage in crypto currency or venture capital businesses.

If you are thinking about switching to the Bank of Greene County, or want to increase your relationship with us, we would be happy to discuss how you can benefit from our products and custom solutions. **We are rated a 5-Star Bank by Bauer Financial, an independent entity that compiles financial data as reported to federal regulators.** We have maintained strong income and earnings through focusing on our core values of lending to strong businesses and consumers in our communities and maintaining strong capital and liquidity positions. For more information on Bauer Financial, please visit their website at www.bauerfinancial.com.

Our dedicated team of Banking professionals is happy to answer all your questions, provide personal banking solutions, and assist in transitioning your banking relationship to the Bank of Greene County. We live in the communities we serve, and understand your need for both technology and customer service. We encourage you to contact us with any/all questions or concerns, and to discuss next steps to further develop your relationship at the Bank of Greene County.

If you have any questions or need additional assistance, please contact your Banker, branch, or call our Customer Service Center at (518) 943-2600, option 0.

Thank you for choosing Bank of Greene County,

Donald E. Gibson
President & CEO
Bank of Greene County

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