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For Immediate Release

USNY Bank (Bank of the Finger Lakes) Announces Second Quarter Earnings

GENEVA, N.Y. (July 10, 2013)

USNY Bank, which operates as Bank of the Finger Lakes and Bank of Cooperstown, reported its second quarter results earlier today. President & CEO Mike Briggs reported that the Bank generated unaudited net income of \$559,375 for the three month period and \$1,104,574 for the six month period that ended on June 30, 2013. Total Assets grew about 12% from \$145,941,258 as of December 31, 2012 to \$163,402,800 as of June 30, 2013.

In making today's earnings announcement, Briggs said "We're continuing to generate consistent growth by providing our customers with locally-delivered decision making and quality personal service. This consistent asset growth has helped us generate strong operating results. Those trends have continued through the first half of 2013. Our brand of banking is designed to be very responsive to the financial needs of our customers. This business model hasn't changed since we started the Bank in 2007. Our customers appreciate the hometown service they get with us".

Briggs thanked the entire bank team: employees, management team, community board members and bank directors for their many contributions. "I've said it many times before, but banking has always been a people business. I'm proud of every member of our bank team. The relationships they create with our customers are such an important part of what we do. We work hard every day to help our customers reach their financial goals. We succeed when they succeed."

[USNY Bank](#) is an independently-owned, commercial bank chartered by New York State and headquartered in Geneva, NY. The bank is an SBA Preferred Lender and FSA Certified Lender, specializing in providing banking services for small and mid-sized businesses, professional practices, agribusinesses, farms and wineries; in addition to retail lending to local consumers. USNY Bank operates two full-service banking units, [Bank of the Finger Lakes](#) at 389 Hamilton St. in Geneva, N.Y. and [Bank of Cooperstown](#) at 73 Chestnut St. in Cooperstown, N.Y.