

# Media Release



**FOR IMMEDIATE RELEASE:**

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## **5-Star USNY Bank: Making a Difference in Your Neighborhood**

**July 2019, Coral Gables, Florida: USNY Bank, Geneva, New York** has achieved another **Superior 5-Star Rating** from **BauerFinancial, the Nation's Premier Bank Rating Firm**. In the 30-plus years that Bauer has been analyzing banks, there has been a rise of increasingly complicated investments as well as burgeoning regulation. Each has added another hurdle when it comes to earning a 5-Star Rating from Bauer, yet none have been a problem for USNY Bank. Not only has the bank maintained safe capital levels, well in excess of what regulators require, USNY Bank has been helping its neighbors and local businesses grow their community with prudent lending and innovative solutions – all without compromising its own financial health in the process.

“This is the beauty of community banking,” notes Karen Dorway, president of BauerFinancial. “The success of a community bank directly correlates to the success of the community it serves. Community banks don’t need exotic investment instruments to make money for their shareholders. They much prefer to invest in local businesses and reap the benefits along with their neighbors. This approach has served USNY Bank very well as USNY Bank has **earned and maintained Bauer’s top 5-Star rating for 30 consecutive quarters.**”

Now, after 12 years, USNY Bank operates as Bank of the Finger Lakes in Geneva and Penn Yan and as Bank of Cooperstown in Cooperstown and Oneonta and can also be found online at [usnybank.com](http://usnybank.com).

**USNY Bank: “What Starts Here, Stays Here.”**

Member of the **FDIC** and an Equal Housing Lender.

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