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**For Immediate Release**

## **USNY Bank Rated ‘Outstanding’ in Latest Community Reinvestment Act Evaluation**

**GENEVA, N.Y. – Jan. 28, 2011** – USNY Bank is pleased to announce that they received an “Outstanding” rating for meeting community credit needs on its latest Community Reinvestment Act performance evaluation conducted by the New York State Banking Department.

“USNY is to be commended for its community development lending,” Dianne E. Dixon, a deputy superintendent of banks with the New York State Banking Department, said in a letter to USNY Bank president/CEO Mike Briggs. “For a small *de novo* institution, this level of community development lending is considered excellent. In addition, we note USNY’s excellent responsiveness to the credit needs of small firms.”

Debuting in 2007, USNY Bank has two units – Bank of the Finger Lakes, a unit of USNY Bank, in Geneva, N.Y. and Bank of Cooperstown, a unit of USNY Bank, in Cooperstown, N.Y.

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[Bank of the Finger Lakes](http://www.bankofthefingerlakes.com), a unit of USNY Bank, debuted in 2007. The full service commercial bank specializes in providing a complete menu of banking services for small and mid-sized businesses, families and consumers. The bank is open Monday-Friday from 8:30 a.m. to 5 p.m. Located at 389 Hamilton St. in Geneva, N.Y., the bank’s main phone number is (315) 789-1500 and its Web address is <http://www.bankofthefingerlakes.com>.

[Bank of Cooperstown](http://www.bankofcooperstown.com), a unit of USNY Bank, debuted in 2007. The full service commercial bank specializes in providing a complete menu of banking services for small and mid-sized businesses, families and consumers. The bank is open Monday-Friday from 8:30 a.m. to 5 p.m. Located at 73 Chestnut St. in Cooperstown, the bank’s main phone number is (607) 547-2210 and its Web address is <http://www.bankofcooperstown.com>.