

**Contact: Mike Briggs
President & CEO
USNY Bank
(315) 789-1500**

For Immediate Release

USNY Bank Ranks 15th On List of Top Banks in United States

Geneva, N.Y. – (March 21, 2013) – Mike Briggs, President & CEO of USNY Bank, the parent of Bank of Cooperstown and Bank of the Finger Lakes, is pleased to announce that they have been ranked 15th on a list of the 100 top-performing banks in the country with total assets less than \$500 million for 2012.

SNL Financial compiled this list of the 100 top-performing banks using key 2012 financial information, including bank profitability, operating efficiency, net interest margin and loan growth.

“I’m proud that we have been able to grow so consistently since we opened for business in 2007,” said Briggs. “This new independent national ranking by SNL Financial is a real credit to our entire bank team; bank management, employees, directors and our community board members at Bank of Cooperstown and Bank of the Finger Lakes, for consistently providing strong customer service and delivering effective business development strategies that have been successful in our marketplace.”

Briggs pointed out that 2012 was the third consecutive year that USNY Bank has made SNL Financial’s list of the 100 top-performing banks with assets less than \$500 million. He added “We were ranked 20th in 2011 and 73rd in 2010, so we’ve continued to make progress each year.”