

Government Banking

EXPERTISE & TAILORED SERVICE

There is no better way to experience the strength and character of our regions than through the towns, schools, and municipalities that form its backbone. Community Bank's local branches partner closely with our experienced Government Banking team to deliver specialized products and services tailored to the unique financial needs of local governments.

PRODUCTS AND SERVICES



Deposit Services



Collateralized/Insured Deposit Accounts



Treasury Management



Merchant Credit Card Processing



Commercial/Virtual Card Programs



Insurance & Risk Management*



Trust & Investment Products/Services*

GOVERNMENT LENDING

We can partner with you to provide loans for your capital projects, equipment purchases, seasonal expenses and cash flow needs.

LOAN PRODUCTS

- Fixed-Rate Term Loans
- Tax/Revenue Anticipation Notes
- Grant Anticipation Notes
- Bond Anticipation Notes
- Equipment Notes
- Statutory Installment Bonds

A COMMUNITY BANK WITH CAPACITY

CURRENT PROFILE

ASSETS¹

\$17.3 billion

FEDERAL RESERVE RANKING²

Top 125 banks

One of the largest commercial banks in the nation for 16 years running

BANKING EXPERIENCE

160 years

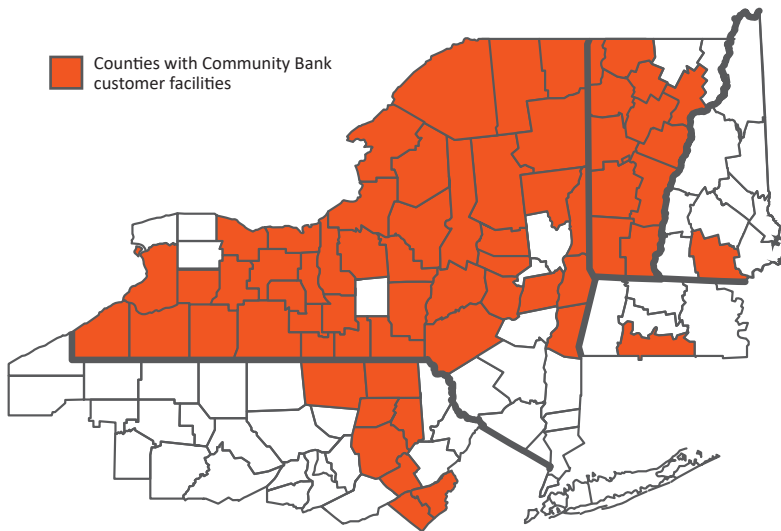
FORBES LISTING³

17 years

Consistently ranked as one of America's Best Banks by Forbes

BANKING LOCATIONS

200+ customer facilities and ATMs across New York, Pennsylvania, Vermont, Western Massachusetts, and New Hampshire



FIND OUT MORE

Contact your local branch or one of our government banking experts for more information about banking solutions for your municipality.

CBgov@cbna.com

Member FDIC

¹Total Community Financial System, Inc. assets as of 12/31/2025. ²Federal Reserve statistical release of the top U.S. Commercial Banks by consolidated asset size as of 9/30/2025. ³Ranking by growth, credit quality and profitability among the country's 100 largest banks and thrifts.

INVESTMENTS AND INSURANCE PRODUCTS ARE: NOT A DEPOSIT | NOT FDIC INSURED | NOT INSURED BY A FEDERAL GOVERNMENT AGENCY | NO BANK GUARANTEE | MAY LOSE VALUE

SUBSIDIARIES*

ONEGROUP

OneGroup NY, Inc. is a full-service insurance agency offering commercial and personal property insurance, employee benefit services and other risk-management products and services to corporations, not-for-profits, municipalities and individuals.

NOTTINGHAM FINANCIAL GROUP

Nottingham Financial Group provides comprehensive wealth management services to corporations, corporate pension and profit-sharing plans, charitable foundations and individuals.

BPAS

BPAS, Inc. and its subsidiaries provide on a national basis: employee benefit trust services; collective investment fund, retirement plan administration, VEBA & HRA/ HSA plan administration services; and actuarial and healthcare consulting services.