



Participating Lenders

Adirondack Bank
Adirondack Trust Company
Ballston Spa National Bank
Bank Leumi USA
Bank of America, N.A.
Bank of Greene County
Bank of Holland
Bank of Utica
Bank on Buffalo
Berkshire Bank
Canandaigua National Bank & Trust Company
Capital One, N.A.
Catskill Hudson Bank
Cattaraugus County Bank
Champlain National Bank
Chemung Canal Trust Company
Citibank N.A.
Citizens & Northern Bank
Citizens Bank, N.A.
Community Bank, N.A.
Elmira Savings Bank
Evans Bank, N.A.
Farm Credit East, ACA
First Citizens National Bank
First National Bank of Groton
First National Bank of Long Island
First National Bank of Scotia
Five Star Bank
Generations Bank
Genesee Regional Bank
Glens Falls National Bank & Trust Co.
Greater Hudson Bank, N.A.
HSBC Bank USA
Jeff Bank
Key Bank National Association
Lyons National Bank
Manufacturers & Traders Trust Company
National Bank of Coxsackie
NBT Bank, National Association
New York Business Development Corp.
Northfield Bank
Northwest Savings Bank
Orange Bank & Trust Company
PathFinder Bank
Pioneer Bank
Ponce Bank
Popular Bank
Rhinebeck Savings Bank
Saratoga National Bank & Trust Co.
Savannah Bank, N.A.
Seneca Savings
Signature Bank
Solvay Bank
Sterling National Bank
Sunmark Credit Union
TD Bank, N.A.
The Delaware National Bank of Delhi
Tioga State Bank
Tompkins Trust Company
Trustco Bank
Upstate National Bank
USNY Bank (Bank of Cooperstown)
Valley National Bank
Walden Savings Bank
Watertown Savings Bank