



Participating Lenders

Adirondack Bank
Adirondack Trust Company
AmeriCU Credit Union
Arrow Bank National Association
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.
Cattaraugus County Bank
Cayuga Lake National Bank
Champlain National Bank
Chemung Canal Trust Company
Citibank N.A.
Citizens & Northern Bank
Citizens Bank, N.A.
Community Bank, N.A.
ConnectOne Bank
Dime Community Bank
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
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
Savannah Bank, N.A.
Seneca Savings
Solvay Bank
Sunmark Credit Union
Syracuse Cooperative Fed. Credit Union
TD Bank, N.A.
The Delaware National Bank of Delhi
Tioga State Bank
Tompkins Community Bank
Trustco Bank
Ulster Savings Bank
Upstate National Bank
Valley National Bank
Walden Savings Bank
Watertown Savings Bank
Wayne Bank