

2019 Community Report



At the heart of a
flourishing community.



Five Star Bank
Banking | Investment | Insurance

Committed
to progress.

Devoted to
community.



I am very pleased to present Five Star Bank's 2019 Community Report. We know that as an employer, neighbor and steward of the communities where we operate, doing business extends beyond the delivery of banking, insurance and investment solutions. We continually seek ways to serve our communities because we understand that healthy communities support our ability to be successful. Accordingly, we invest in and support the communities we serve through volunteer activities, financial investments and product offerings.

We have provided community support in multiple ways since the publication of our inaugural community report in June of last year, including some exciting new initiatives. On the following pages, you'll learn about these initiatives as well as the many programs, products and services we offer to help the residents of our communities. We are focused on helping all our customers build financial security because we understand that placing our customers' financial well-being at the heart of everything we do goes beyond the walls of our institution.

In this report you will read about financial grants awarded over the past year and the positive impact these investments are making to improve the lives of our neighbors. We also provide details about our sponsorship of events, enriching the lives of residents.

I am proud of my Five Star teammates and their commitment as well. They give freely of their time, talent and financial resources, and many participate as volunteers, trustees and committee members of charitable organizations. Giving back is a high priority for all of us at Five Star Bank and affiliates SDN Insurance, Courier Capital and HNP Capital.

Our bank has a long and proud history in Western New York that goes back to our origin in 1817. Our predecessor banks each operated in a rural area and played important roles in helping to meet the deposit and credit needs of traditionally underserved markets. We continue that mission today – across our entire operating footprint.

Thank you for your interest in Five Star Bank. We look forward to building on our strong record of producing positive outcomes for our associates as an employer, our customers as a business partner and as a steward of the 53 communities we serve.

Cordially,

The signature is written in a cursive, blue ink style.

Martin K. Birmingham

President & CEO

July 10, 2019

Expanding our commitment to community.

Our five heritage banks established a strong presence in their geographies, with each operating in a rural area and playing an important role in helping to meet the banking needs of traditionally underserved markets. In 2002, Pavilion State Bank was merged into Wyoming County Bank and National Bank of Geneva. In 2005, the four remaining independently-operating rural community banks owned by Financial Institutions, Inc. (Bath National Bank, First Tier Bank & Trust, National Bank of Geneva and Wyoming County Bank) consolidated into a single institution – Five Star Bank.

Five Star Bank is grounded in the legacy of its community-oriented traditions representing rural Western New York State for more than 200 years.

In recent years, Five Star Bank developed a vision for expansion into the more populated urban markets of Rochester (Monroe County), Buffalo (Erie County) and Elmira (Chemung County).

Our CityGate branch opened in 2015 in a moderate-income census tract in Rochester, with a 40% minority population and contiguous to a majority-minority census tract. This was our first financial solution center – a concept designed to meet evolving customer banking needs while accommodating a wide spectrum of customer preferences with no teller lines, no barriers between bank associates and customers, and hands-on support. All of our branches are staffed by Certified Personal Bankers who are experts trained to meet a broad array of customer needs, empowered

to deliver a great customer experience including comprehensive financial education, advice and solutions.

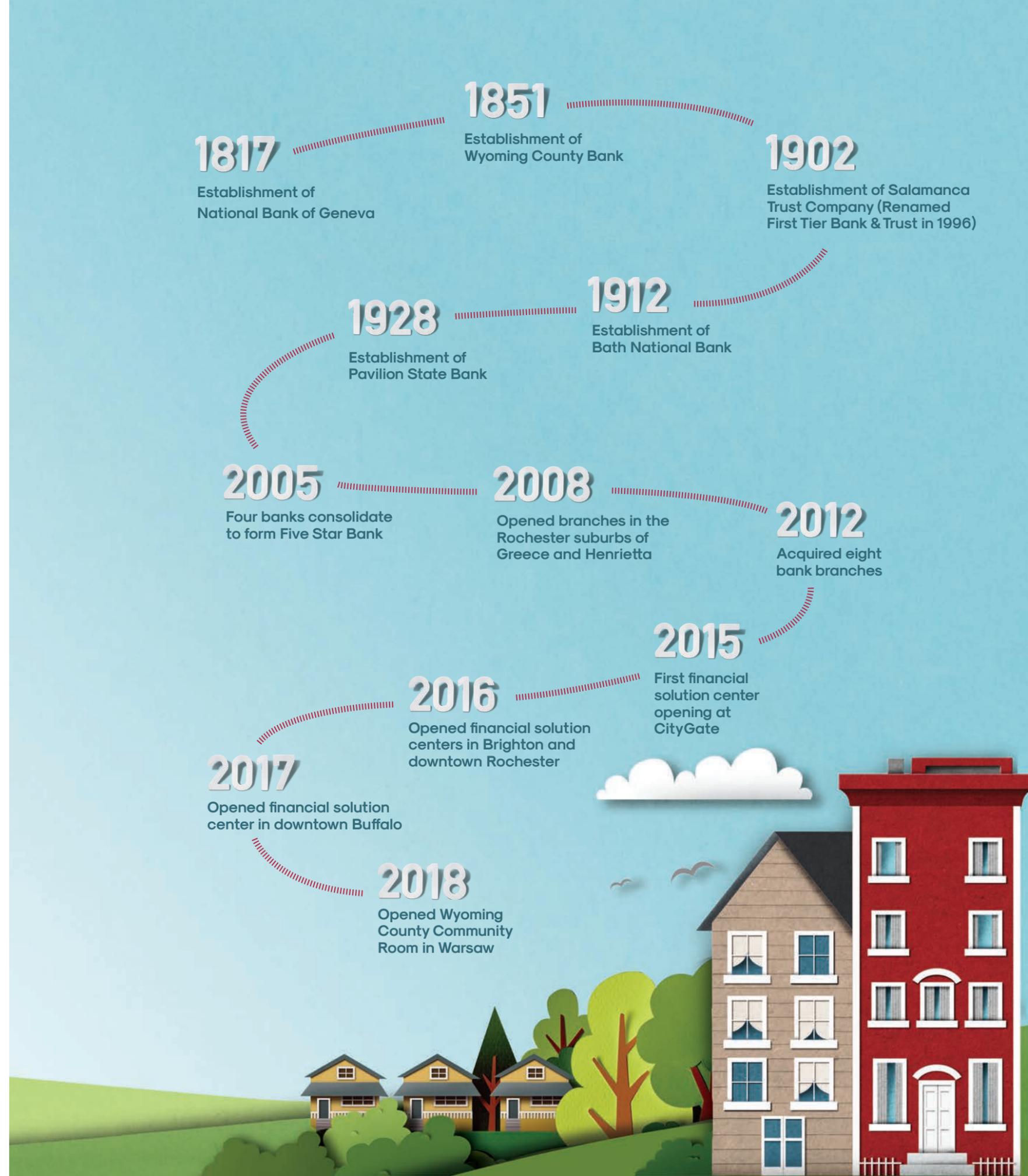
Within this branch we established The Flower City Community Room at CityGate – to serve as a professional space for not-for-profit organizations. This room houses some of the latest technology and presentation aides available and is the perfect space to hold meetings and accomplish great work. The room is available seven days a week and is completely free to use.

Our second Rochester branch opened in the suburb of Brighton in early 2016, followed by the opening of our first downtown Rochester branch in December of that same year.

In a commitment to the revitalization of downtown Rochester, Five Star Bank relocated its regional administrative center from the suburbs to an existing downtown building in early 2017. The building was renamed Five Star Bank Plaza, and it is also home to our downtown Rochester branch.

In early 2017, we opened a financial solution center in downtown Buffalo – our first location in the city of Buffalo and our fourth in Erie County.

Five Star Bank opened its second community room in the summer of 2018, providing professional space for local not-for-profit organizations in Warsaw, NY. The Wyoming County Community Room is located at our branch at 55 N. Main Street.



Consumer Products and Programs

Five Star Bank has made significant investments in products and people to ensure the availability of safe, transparent and fair financial products. Offerings include a suite of products tailored to meet the needs of unbanked, underbanked and low- to moderate-income individuals in the communities we serve, as well as programs to assist homebuyers with grants and savings programs.

We understand that access to a bank account provides households with the opportunity to conduct financial transactions, save for emergency and long-term security needs, build credit history, and access credit on fair and affordable terms.

We are focused on helping all our customers build financial security.

Allpoint ATM Partnership

We partnered with Allpoint Network to provide our customers with access to more than 43,000 surcharge-free ATMs nationwide (55,000 worldwide). This partnership serves as a valuable expansion of our ATM network, making cash access quick, easy and surcharge-free to all our customers.

Progress Checking

Designed for customers who want a low-cost account, this is an electronic checking account with no monthly fee. Online and mobile banking is included with mobile check deposit, bill pay and person-to-person payments as well as access to more than 55,000 surcharge-free ATMs worldwide.

Helping Hand Loan Program ⁽¹⁾

Five Star Bank's Helping Hand Loan Program is a small-dollar loan program offering a mainstream banking solution to those qualifying individuals with



an emergency need for cash. It is designed to help individuals build or repair credit as well.

Home for You

This loan program is designed to provide easier access to home ownership for borrowers that are below 80% of the area median family income. This program features a discounted 30-year fixed interest rate, reduced closing costs, low down payment, no private mortgage insurance requirement and a \$3,000 grant for qualified applicants.

Neighborhood Loan

This loan program is also designed to provide easier access to home ownership for borrowers who are purchasing properties in low- to moderate-income tracts. This program features a discounted interest rate, low down payment and no private mortgage insurance requirement.

Investing in communities. Building a brighter future.

2019 Homebuyer Dream Program™

Five Star Bank participates in the 2019 Homebuyer Dream Program, a grant program sponsored by the Federal Home Loan Bank of New York (FHLBNY). The Homebuyer Dream Program will be administered through an annual round on a first-come, first-served basis. The maximum grant amount that a household may receive is up to \$14,500 as determined by the participating member bank and submitted to the FHLBNY. Funds may be used toward the down payment and/or closing costs for the purchase of a home by a qualified household.

The Homebuyer Dream Program replaces the First Home Club Program, a savings program that was previously sponsored by the FHLBNY. For homebuyers below 80% of the area's HUD median income, \$4 in matching funds was granted for each \$1 saved – up to \$7,500 for qualified applicants – to be used toward the down payment or closing costs of the home. More than 100 grants from this program were received by Five Star Bank customers in 2018 and 2019.

SONYMA State of New York Mortgage Agency

We participate in SONYMA loan programs, designed to help first-time low- and moderate-income borrowers obtain financing.

Community Development

Five Star Bank has invested in resources to address the needs of the communities we serve.

Our Community Development Officer (CDO) is responsible for overseeing, coordinating and providing strategic direction for Five Star Bank's Community Reinvestment Act (CRA) related programming and outreach throughout the Bank's footprint. The CDO regularly engages with civic, business and governmental leaders and serves as liaison between Five Star Bank and the community at large to administer programs that meet the credit and banking needs of low- and moderate-income (LMI) individuals and small businesses. The CDO supports the revitalization of LMI communities, coordinates financial services to LMI populations and implements partner programs with key stakeholders that demonstrate the Bank's commitment to build sustainable relationships. Our CDO is an advocate for the financial needs of the communities we serve throughout the Bank's footprint.

Community Development Mortgage Loan Officers play important roles in the execution of the Bank's CRA program to promote home ownership education and increase access to residential loans and low-cost deposit product opportunities in LMI neighborhoods. They are responsible for community outreach and partnering with local non-profit organizations and government agencies. They develop relationships with neighborhood groups, realtors, homebuyer counseling agencies and others to identify and accept applications for residential loans. They also refer small business loans and low-cost deposit product opportunities in LMI areas. In addition, they are active in local charitable and civic efforts geared toward enhancing access to credit and addressing poverty issues. Our four Community Development Mortgage Loan Officers are focused on the following areas: Rochester, Buffalo/Niagara and Elmira.



Opening doors to opportunity.

Affordable Housing

Debt and Equity Financing

Five Star Bank recognizes the need for affordable and special needs housing and has initiated a program to provide both debt and equity financing for these projects throughout its footprint. Over the course of the past year we have invested in five projects.

Perry Knitting Mill Apartments: \$9 million of construction loan financing and \$11 million in Low Income Housing Tax Credit equity was provided for the development of Perry Knitting Mill Apartments, a 48-unit affordable apartment project located in the Village of Perry, NY. Perry is located 10 miles from Five Star Bank's headquarters in Warsaw.

The project involves the renovation of the former Perry Knitting Mill, a long vacant manufacturing facility located in the village. It will provide housing for workforce families, as well as apartments with supportive housing services that are reserved for individuals with mental illness and the frail elderly, particularly those at risk of homelessness. Preference for the apartments will be given to seniors, as well as veterans and military personnel.

VOC Liberty Landing: \$8.1 million of construction loan financing and \$5.8 million in Low Income Housing Tax Credit equity was provided for the development of VOC Liberty Landing, a 33-unit affordable apartment project in Rochester, NY.

The development is being built on a vacant parcel in the City of Rochester's Center City District, designated as a Neighborhood Improvement Area, a City of Rochester Empire Zone, and a HUD Renewal Community.

Upon completion, 23 of the 33 units will be designated as primarily for veterans with a secondary preference for families on the public housing waitlist. 10 of the units will be designated as supportive housing. VOC Liberty Landing is located just a few blocks from Five Star Bank Plaza, home to our regional headquarters and downtown banking office.



Keuka Gardens: \$6.6 million of construction loan financing and \$7.0 million in Low Income Housing Tax Credit equity was provided for the development of Keuka Gardens, a 42-unit affordable apartment project in the Finger Lakes region.

The development is being built on a vacant parcel located at the gateway to the Village of Penn Yan in the Town of Milo, NY. It will provide housing for local workforce and family households, as well as local senior renters. 31 units are targeted to households with incomes at or below 50% and 60% of the area median income. The remaining 11 units are reserved for individuals with developmental disabilities.



Fort Hill Apartments: \$2.4 million of construction and permanent loan financing and a \$1.6 million Historic Tax Credit Investment was provided for the rehabilitation of Fort Hill Apartments, a 57-unit senior affordable housing and adult daycare project in Canandaigua, NY.



Fort Hill Performing Arts Center: \$1.5 million of construction loan financing and a \$1.3 million Historic Tax Credit Investment was provided for the redevelopment of the former Canandaigua Academy High School Auditorium to operate as a 460-seat, state-of-the-art performing arts center/theater to be named Fort Hill Performing Arts Center. The property is located on the Fort Hill Apartment campus in Canandaigua, NY.

We are very pleased to have the opportunity to support these much-needed projects in our communities, improving the lives of our neighbors.

Five Star Bank plans to build on the success of the first year of this program and has a current pipeline of additional projects that were recently awarded low income housing tax credits by the State of New York.



Federal Home Loan Bank of NY Affordable Housing Program

The Federal Home Loan Bank of New York sets aside 10% of its private earnings to support the creation and preservation of housing for lower income families and individuals through the Affordable Housing Program (AHP). AHP funds are awarded to members who submit applications on behalf of project sponsors who are planning to purchase, rehabilitate, or construct affordable homes or apartments.

Arbor Housing and Development / Southern Tier Counties and Surrounding Areas

Over the past 50 years, Arbor Housing and Development has become more focused on creating affordable housing options and supporting people as they work toward personal safety and independent living. Today, Arbor Housing and Development is a thriving human services and housing assistance provider, real estate development and property management corporation, NeighborWorks® affiliate, and rural preservation company.

Every day, over 3,000 households have access to safe, decent and affordable housing options through properties Arbor owns and/or manages; rental subsidies provided; homes preserved or sold; and support services offered.

Five Star Bank worked with Arbor Housing and Development to help them receive an Affordable Housing Program (AHP) grant for a new 82-unit affordable housing project in Corning, NY. This project will benefit families as well as homeless and domestic violence victims.

“Five Star’s support helped to secure funding to help revitalize downtown Elmira, by partnering with us to rehabilitate part of the historic Gerard Block Apartments. This will provide 28 units of affordable housing downtown, featuring studio space for local artists and commercial space for local businesses.”

Danielle Kenny, Administrative Coordinator, Real Estate Development, Arbor Housing and Development

SBA Lending

A strong commitment to small business lending is demonstrated by Five Star Bank’s continued recognition as a top lender in our geographic footprint by the Small Business Administration.

Other Business Lending

In 2017, Five Star Bank became a participant in the Rochester Housing Development Fund Corporation. This affordable housing initiative funds the renovation of vacant single-family homes in the City of Rochester for resale to income-eligible homebuyers. The Bank loaned \$1 million of the program’s current non-revolving unsecured credit facility.

The Bank also offers a lower rate on business loans to companies investing in and creating jobs in areas of the City of Rochester designated by the federal government as having a majority minority population.

Donations, Sponsorships and Grants

Five Star Bank is proud to support organizations across our operating footprint by investing in our communities through donations, community sponsorships and grants.

Financial support is provided for numerous community events, festivals, youth sporting events, and school functions across our operating footprint. Five Star Bank, through the award of grant dollars,

aims to support programs and organizations that empower individuals and neighborhoods in the communities we serve. The focus areas are:

- Affordable Housing
- Economic Development
- Neighborhood Revitalization & Stabilization
- Community Services Targeted to Low- to Moderate-Income (LMI) Individuals

“Through the support and investments of Five Star Bank, we have witnessed measurable impacts in first time home ownership rates for low- and moderate-income individuals and families. As these new homeowners begin to build their wealth, they are also helping to transform and stabilize entire neighborhoods and surrounding communities.”

Brenda W. McDuffie, President & CEO, Buffalo Urban League

Buffalo Urban League

Buffalo

The mission of the Buffalo Urban League is to empower African Americans, other minorities and disadvantaged individuals in securing economic self-reliance, parity, power and civil rights. The organization employs a five-point empowerment strategy to deliver critical programs and services in the community to fulfill its mission. The Buffalo Urban League serves approximately 20,000 individuals annually through comprehensive direct services in family preservation and support, education and employment services, and housing and community development.

Five Star Bank’s grants in 2018 and 2019 provided funding for the Buffalo Urban League to offer First Time Homebuyer education and financial literacy workshops. This education and counseling gives prospective homebuyers the tools needed to become successful homeowners and aids the community by stabilizing neighborhoods, reducing the number of vacant properties, and enhancing the tax base.

Economic Opportunity Program of Chemung and Schuyler Counties (EOP)

Elmira and Surrounding Area

The Economic Opportunity Program, Inc. (EOP) has a core mission to co-create a community where all people live with dignity and have the opportunity and ability to live economically productive and satisfying lives. EOP, Inc. annually serves more than 5,000 people with program and services offering childcare, youth care and community family development.

Five Star Bank’s grants in fall 2018 and spring 2019 provided financial support for EOP’s literacy volunteers program and Libertad supportive services. The new Libertad/Elmira housing complex will offer 91 affordable units and provide supportive care services to 20 homeless veterans and more than 200 new families. The Libertad-Elmira complex is located in the Census Tract 7 in the City of Elmira where nearly 90% of low-income families live under severe economic stress and is the largest area of poverty highlighted by the Empire State Poverty Reduction Initiative. The new Libertad-Elmira project aligns with the CRA’s community development focus areas of Affordable Housing, Economic Development and Financial Literacy.

“Our Five Star Bank partners are committed to advance the programs and services that support community revitalization and family development. We are honored to partner with them now and in the future.”

Andrea Ogunwumi, CEO, Economic Opportunity Program

Flower City Habitat for Humanity

Rochester

Flower City Habitat for Humanity (FCHH) is a non-denominational Christian housing ministry that builds decent, affordable, single-family homes through its transformative program of home-ownership for low-income families. The FCHH mission is to bring partners together to build homes, communities and hope with the vision of a world where everyone has a decent, affordable place to live.

FCHH's unique approach seeks to revitalize entire neighborhoods by constructing multiple new homes in a concentrated area. These housing investments and the homebuyer families who work to earn them, anchor and support each other in achieving a permanent neighborhood improvement.

Flower City Habitat for Humanity's belief in 'a hand up, not a hand out' creates long-term partnerships with these families to build strength, stability and self-reliance through shelter.

Five Star Bank's 2019 grant helped support the construction of a new home in the JOSANA neighborhood as part of FCHH's revitalization efforts. This neighborhood, located northwest of downtown Rochester, is a diverse community that was filled with empty lots and vacant structures at the turn of the 21st century. Dedicated neighbors and agencies such as Habitat for Humanity are transforming the neighborhood with new housing anchored by committed owners.

"We are truly gratified to have Five Star Bank's partnership as we work to achieve our Mission of building home-ownership, communities and hope."

Matthew J. Flanigan, President & CEO,
Flower City Habitat for Humanity

"Five Star Bank has a long history of supporting the communities they serve, and I would like to thank Five Star Bank for their volunteerism and financial contributions to this important project."

Stephen Tucker, President & CEO, Northland Workforce Training Center

Northland Workforce Training Center

Buffalo

The mission of Northland Workforce Training Center (NWTC) is to advance the economic well-being of Western New York by developing and maintaining a skilled and diverse workforce to meet the needs of the advanced manufacturing and energy sectors, while providing opportunities to job seekers as well as pathways to gainful employment, career advancement and economic sustainability.

NWTC is an extension center for SUNY Erie and Alfred State College, providing SUNY certificates and degrees for local residents. NWTC's targeted populations include traditionally underrepresented groups such as veterans, refugees and immigrants, the disabled, formerly incarcerated, the unemployed and underemployed, and neighborhood residents who predominately are living in poverty.

NWTC is uniquely designed for individuals 18 years or older, to reduce major barriers (transportation, childcare, academic readiness and affordability) that prohibit people from enrolling in and completing post-secondary education. Northland is committed to providing for-credit education at little to no cost to those with financial need, and intensive wraparound support services that will help students graduate and enter the workforce with all the tools they need for success.

Five Star Bank's grant in 2019 provided funds to support low-income participants with financial need and fund organizational operating expenses.

Geneva Scholarship Associates

Geneva

Since its founding 50 years ago, Geneva Scholarship Associates (GSA) has enabled more than 200 Geneva High School students to attend Hobart and William Smith Colleges by awarding more than \$1 million in direct scholarship aid. GSA is a shining example of a town-gown partnership that is a true win-win for the Colleges and the community. Many recipients graduated from the Colleges and stayed in the Geneva community, investing their knowledge and talents in local organizations, businesses and the community.

Five Star Bank's grant in 2019 provides scholarships for lower- and moderate-income Geneva High School students to attend Hobart and William Smith Colleges.

The Warsaw Food Pantry

Warsaw

The Warsaw Food Pantry is a mission of The United Church of Warsaw. The Pantry's goal is to provide approximately five days' worth of food each month to Wyoming County individuals and families who are in need. The Warsaw Food Pantry provides healthy food choices to a growing population of individuals for whom hunger is a daily reality.

Grant funds from Five Star Bank in 2018 and 2019 enabled the Food Pantry to purchase an increasing quantity and quality of nutritious foods for an escalating number of clients and provided general operating support. Our Warsaw headquarters also houses a collections station where employees can drop-off non-perishable food items to help stock the shelves of the Warsaw Food Pantry.



December 2018 – Employees from Five Star Bank's Operations Center, Call Center and Support Center joined together for a holiday season collection drive to benefit the Warsaw Food Pantry. The four-week project resulted in a grand total of 2,512 food items donated to support residents of Wyoming County. This is one of countless initiatives our employees organize each year to demonstrate the Five Star commitment to give back to the communities where we live and work.

The Teacher's Desk

Buffalo

The Teacher's Desk is the store in Buffalo, NY where teachers shop free for students in need. Established in 2011, the store distributes \$6 million in free school supplies and books annually to 6,000 teachers working in economically disadvantaged schools. Their efforts directly impact 150,000 students at 250 schools in eight Western NY counties.

The Teacher's Desk's three-part mission is to give disadvantaged students in underserved schools in Western New York access to the supplies necessary to succeed in the classroom; to provide encouragement to area teachers; and give purpose to community members through volunteerism.



April 2019 – Volunteering at The Teacher's Desk. A team of Five Star Bank employees from across the footprint gathered in Buffalo to help prepare for shopping day. Volunteers sorted donations and re-stocked shelves to get the store ready with books, school supplies and other classroom essentials.



March 2019 – Community Challenge. A team of Five Star Bank volunteers spent the evening answering pledge calls in the WNED | WBFO studios. Money raised from the event support Buffalo's public broadcasting station and Five Star Bank contributed \$12,000 to The Teacher's Desk's "A Good Start" campaign.

The Teacher's Desk

The Teacher's Desk

Buffalo

Five Star Bank's grant in the spring of 2019 supported The Teacher's Desk A Good Start program, supplying children with a backpack full of school supplies including pencils, pens, crayons, glue sticks, binders, a dry erase board, and other basics to give them A Good Start on their educational journey. It provides a warm welcome for students and lets their families know that the community cares about them and their academic success.

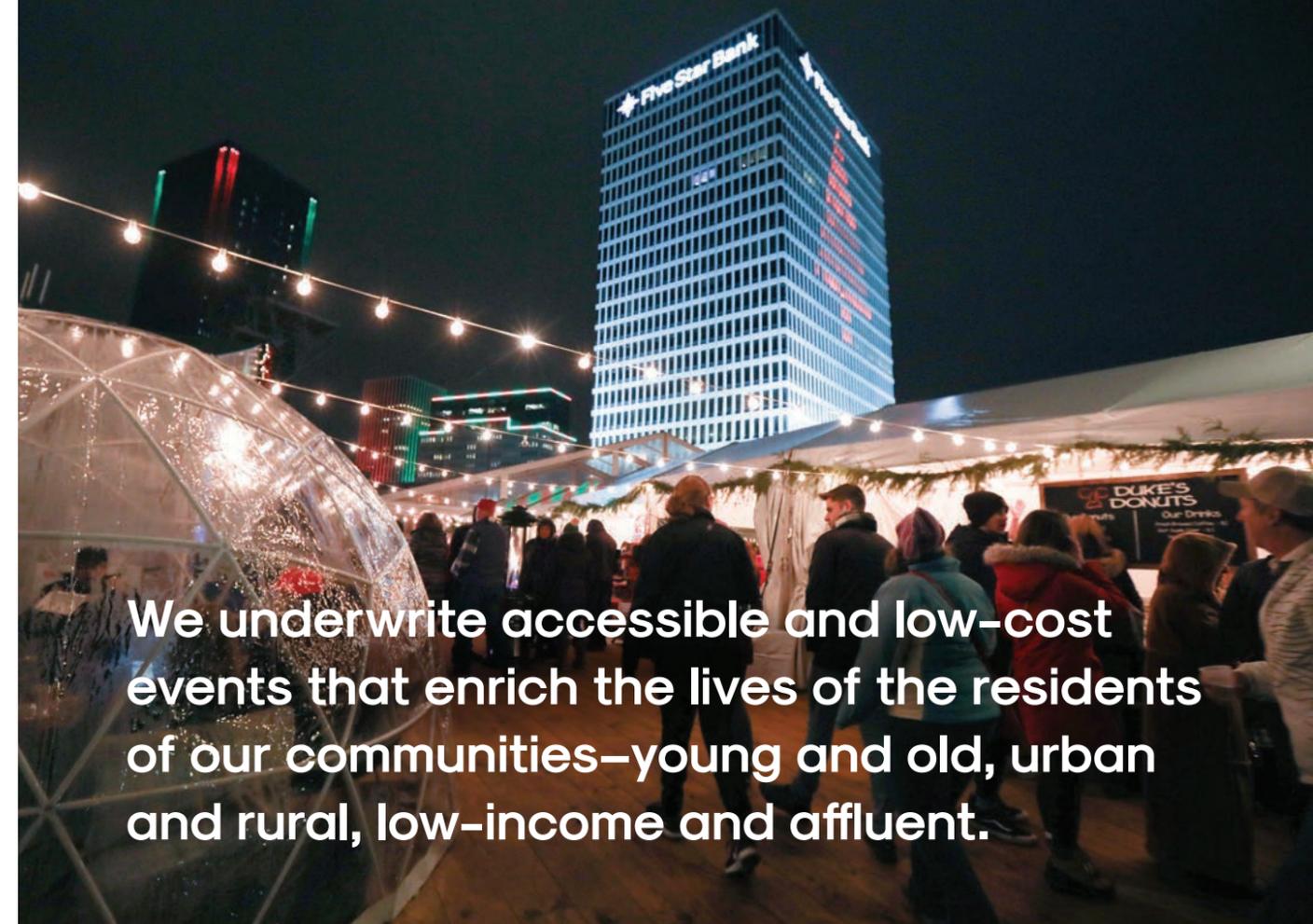
Supplies placed in backpacks are age-appropriate and given to the students prior to the start of the school year to give each child A Good Start.

Many of these students' families are struggling to survive and shouldn't have to choose between basic essentials and school supplies. By leveraging in-kind donations, The Teacher's Desk provides students with a backpack of supplies valued at \$100 for the cost of approximately \$10. The overall goal is to maximize the academic potential of disadvantaged students and equalize the learning experience.



“One can have a vision like A Good Start and see it fade into the background or be put on a shelf for a season without the support needed to make the vision a reality. We will always be grateful to Five Star Bank for providing that support and taking A Good Start, a backpack filled with school supplies, from a shelf patiently collecting dust to the backs of thousands of children filling them with hope for the future.”

John R. Mika, Director and Founder, The Teacher's Desk



We underwrite accessible and low-cost events that enrich the lives of the residents of our communities—young and old, urban and rural, low-income and affluent.

Sponsorships

Buffalo Canalside Beautification

We sponsored more than 50 flower barrels and basins planted around the Canalside area of Buffalo. These flowers were enjoyed by all who visited the Buffalo Waterfront during the 2018 summer season.

Cuba Garlic Festival

Five Star Bank serves as a premier sponsor of this community event in the southern corner of our WNY footprint. Thousands attend the two-day festival for food, music, cooking demonstrations and more.

Party in the Park

Concerts are held most Thursday nights from June through early August at Martin Luther King Jr. Memorial Park in downtown Rochester. Now in its 22nd year, the concert series presents a wide range of music, attracting devoted music fans and families to come out and enjoy the beautiful summer season.

Roc Holiday Village

Rochester's premier annual holiday festival bringing magic downtown for people of all ages with enchanting festivities on weekends in December. The event showcases family friendly activities including Santa's Workshop, ice skating, Breakfast with Santa, food, shopping and more.

Rochester Lilac Festival

Ten-day free festival. Visitors from near and far travel to Highland Park to enjoy the largest display of lilacs in North America, alongside limitless opportunities for entertainment, arts, food and family fun.

Rotary Rink at Buffalo's Fountain Plaza

This Five Star Bank sponsorship provided free ice skating rentals for students during the school day and free paper products to all birthday parties at the ice rink as part of the Rotary Rink's Downtown Christmas Tree Lighting program.



In May of 2019, Five Star Bank announced the launch of Progress in Action, a new grassroots initiative that provides a path for all neighbors to come together to help those neighbors in need and advance the common good of our shared community, one block at a time.

In announcing the initiative, President and CEO Marty Birmingham said, “Every neighborhood deserves the chance to succeed, every family the opportunity to grow, and every child the ability to dream. Rochester is part of our home in Western NY and the Finger Lakes and we are dedicated to its revitalization and making it a better place in which to live and work and play.”

People in the community are encouraged to donate to the Progress in Action initiative, which is being administered through the United Way of Greater Rochester. Five Star Bank will match every dollar donated to the program in 2019, up to \$50,000, and is committed to a minimum contribution of \$25,000, regardless of community donations generated.

Funds will support any number of needs that neighborhoods in low- to moderate-income census tracts identify – perhaps a neighborhood renovation project, financial literacy workshop, local daycare, job transportation program or healthcare visits – whatever the neighborhood determines to be of greatest service to its residents.

The Bank will be promoting this important initiative at the many community events we support throughout the year while expanding its applications across our footprint in connection with other local community initiatives.



About Five Star Bank and Financial Institutions, Inc.

Five Star Bank provides a wide range of consumer and commercial banking and lending services to individuals, municipalities, and businesses through a network of more than 50 offices throughout Western and Central New York State. Additional Five Star Bank information is available at www.Five-StarBank.com, on Twitter, and on Facebook.

Five Star Bank, SDN Insurance Agency, LLC (SDN) Courier Capital, LLC (Courier Capital), and HNP Capital, LLC (HNP Capital), are subsidiaries of Financial Institutions, Inc. SDN provides a broad range of insurance services to personal and business clients. Courier Capital and HNP Capital provide customized investment management, investment consulting and retirement plan services to individuals, businesses, institutions, foundations and retirement plans. Financial Institutions, Inc. and its subsidiaries employ approximately 700 individuals. Financial Institutions, Inc. stock is listed on the NASDAQ Global Select Market under the symbol FISI. Additional information is available at www.fiiwarsaw.com.





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