



Trusted for
generations.

COMMUNITY REPORT | 2025



**Five Star
Bank**



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Our Purpose

By keeping people and their well-being at the heart of everything we do, our team, our customers and our communities will thrive and realize their dreams.



Our Vision

Our vision is to be a high-performing community bank, offering a simple, connected and trusted experience in the markets we serve.



About Five Star Bank and Financial Institutions, Inc.

Financial Institutions, Inc. (NASDAQ: FISI) is a financial holding company with approximately \$6.1 billion in assets as of June 30, 2025, offering banking and wealth management products and services. Its Five Star Bank subsidiary provides consumer and commercial banking and lending services to individuals, municipalities and businesses through banking locations spanning Western and Central New York and a commercial loan production office serving the Mid-Atlantic region. Courier Capital, LLC offers customized investment management, financial planning and consulting services to individuals and families, businesses, institutions, non-profits and retirement plans. Learn more at Five-StarBank.com.



Martin Birmingham,
President and CEO of
Five Star Bank and Financial
Institutions, Inc. since 2013.

To our community partners, customers, associates and neighbors,

For more than 200 years, Five Star Bank has been not just a financial institution — we’ve been a steady, trusted presence for our customers and the communities we call home. Our role as a community bank goes far beyond financial transactions. Together with more than 600 associates, we remain focused on helping customers reach their goals, expanding access, strengthening local economies, and connecting people and organizations to trusted resources that address our communities’ most pressing needs.

With over 50 banking locations across 15 counties in Western and Central New York, and more than \$6 billion in assets, Five Star Bank is proud to be a source of strength, service and stability to all of our stakeholders. Our purpose is clear: to help our team, our customers, and our communities thrive and realize their dreams. We deliver on that purpose through targeted investments, active volunteerism, safe and sound products and services, trusted advice, and strong partnerships that address community needs head-on.

Throughout 2025, those efforts have taken shape in new and meaningful ways.

We are proud to play a significant role in advancing the Salvation Army of Buffalo’s Hope on Main project, which will bring much-needed affordable housing and community-centered services to the city’s core through the redevelopment of the non-profit’s three-acre Buffalo campus. Five Star Bank helped secure a \$1.9 million Affordable Housing Program grant in partnership with the Federal Home Loan Bank of New York and also provided \$500,000 to support construction efforts for a new 80-bed emergency family shelter. Further, our Community Development Director Karla Gadley serves on the Board of Directors for The Salvation Army of Buffalo and was on-site to celebrate the groundbreaking in March 2025. This transformative project is a powerful example of how public, private and non-profit sectors can come together to create lasting impact.

Our commitment to education and youth empowerment is also front and center. We partner with local chapters of Junior Achievement to support financial literacy education throughout our footprint, including at the innovative JA

Discovery Center in Rochester and through Courier Capital’s partnership with NativityMiguel Middle School of Buffalo.

We were also proud to launch a new scholarship fund at the Lake Erie College of Osteopathic Medicine (LECOM) at Elmira to support and encourage aspiring students from across our Upstate New York footprint seeking to enter the healthcare field. We believe this kind of investment is essential to the long-term health of our communities and we are honored to be part of the solution.

And during our annual Work of Heart Week, nearly 600 Five Star Bank and Courier Capital associates volunteered their time to 50 non-profit organizations – from food pantries to youth mentorship programs – across our entire footprint. Our people are building stronger communities from the inside out, not because they have to, but because they believe in the mission.

Whether we’re financing affordable housing, mentoring students, empowering small businesses, or delivering accessible financial products, we do so with an unwavering commitment to trust, transparency and partnership. This is what being a true community bank means — showing up, following through, and standing strong for those who count on us most.

We invite you to explore this 2025 Community Report and learn more about the people, programs and partnerships that define who we are. Thank you for your continued trust in Five Star Bank. We look forward to working with you — and for you — for generations to come.

Cordially,

Martin K. Birmingham
President and CEO
November 2025

Proud to be a trusted financial partner.

We aim to be a trusted financial partner to our customers, helping them build financial security and financial wellness by providing safe, transparent and fair financial products and offering trusted guidance. Access to a bank account provides individuals and 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. To support this, we have invested in the people and platforms needed to deliver consumer products and services to meet the needs of everyone in our communities. From a suite of deposit and lending products tailored to meet the needs of unbanked, under-banked and low- and moderate-income (LMI) individuals in the communities we serve, to programs designed to assist homebuyers with grants and savings programs, we are committed to helping all people achieve their financial goals.

ALLPOINT® ATM NETWORK

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

PROGRESS CHECKING

Designed for customers who want a low-cost account, this is an electronic checking account with no monthly fee, no minimum monthly deposit balance and no overdraft charges. Digital Banking is included with Mobile Check Deposit, Bill Pay and person-to-person payments. It also includes access to more than 43,000 surcharge-free ATMs nationwide.

STATEMENT SAVINGS

A Statement Savings account is a simple and affordable way to save for the future and earn interest while doing it. The low monthly maintenance fee is waived if an average daily balance of at least \$300 is maintained or if the primary account holder is less than 18 years old.

SECURED CARDS

We offer secured credit cards that may help consumers improve or establish their credit.¹

SONYMA

We participate in State of New York Mortgage Agency, or SONYMA, loan programs, which are designed to help first-time LMI borrowers obtain financing.

HOME POSSIBLE

This loan program is designed to provide easier access to homeownership for borrowers whose income is less than 80% of the area median income. The program features a small down payment, a below-market interest rate and a \$3,000 first-time homebuyer grant for down payment and/or closing cost assistance for qualified applicants.

NEIGHBORHOOD MORTGAGE LOAN

The Neighborhood Mortgage Loan is an option for borrowers purchasing a home in LMI geographies without any income limit restrictions. The program features a small down payment, a \$3,000 first-time homebuyer grant for down payment and/or closing cost assistance and no private mortgage insurance.

HOMEBUYER DREAM PROGRAM™

Five Star Bank participates in the Homebuyer Dream Program, a grant program sponsored by the Federal Home Loan Bank of New York (FHLBNY). The Homebuyer Dream Program is administered on a first-come, first-served basis to first-time homebuyers.

FEDERAL GOVERNMENT LOAN PROGRAMS

The Five Star Bank menu of product offerings includes FHA, VA and USDA loan programs, all of which provide borrowers with low down payment options for purchase or refinance transactions.

SUPPORTING HOMEOWNERSHIP DREAMS

At Five Star Bank, we make first-time homeownership achievable. We combine personal guidance and trusted relationships to help first-time buyers move forward with confidence. Whether explaining mortgage basics or helping with closing costs through initiatives like the Homebuyer Dream Program™, we help individuals and families build strong foundations. We are proud of our designation as a Priority Affordable Lender by Freddie Mac, which places us among just 70 institutions nationwide and one of only 13 in the Northeast recognized with this honor. This designation reflects our commitment to making homeownership attainable while strengthening the communities we proudly serve.



¹ Late payments or payments going over the credit limit may damage your credit history. For secured products, your credit limit will be equal to the amount of your security deposit.

Investing in local businesses and municipalities.

Beyond our offerings for consumers, **we are proud to support small businesses and municipalities throughout our footprint with products, services and trusted expertise** in order to meet their needs and help them better serve their customers and constituents.

EMPOWERING SMALL BUSINESS

We believe small businesses are the heartbeat of our communities, and Five Star Bank is committed to helping them thrive. Supporting their success strengthens our local economy, drives innovation, and ensure communities flourish, today and for generations to come.

We offer a range of products to help business owners and entrepreneurs operate with confidence and efficiency by managing their cash-flow needs, supporting expansion and fueling growth, including through business lines of credit, term loans and commercial mortgages.

We know business owners need the flexibility to connect with their customers anytime and anywhere. That’s why we have embedded easy-to-use, powerful tools into our digital banking platform through our partnership with Autobooks®. Enrolled business customers can simplify payments and invoicing with Tap to Pay on their iPhone®, accepting Apple Pay®, contactless cards, and digital wallets – without buying extra hardware. Autobooks also supports branded invoicing, secure links via email, text or QR code, business bill pay, automated reporting, and accounting tools, all from one seamless platform.

We are also a proud and active partner of the Small Business Administrative. For the SBA fiscal year ended September 30, 2025, Five Star Bank originated approximately 90 SBA 7(a) loans in New York State totaling \$12.0 million.

“Small business is the backbone of our economy. As a community bank, Five Star Bank provides more than capital – we provide partnership in a way that only a truly local institution can.”

Adam Bickel, Director of Business Banking, Five Star Bank

SUPPORTING LOCAL MUNICIPALITIES

Through a dedicated municipal banking team and our 49 retail branches, we serve more than 300 municipalities across New York State. These local governments, school districts, fire companies and the like entrust Five Star Bank with more than \$1 billion in deposits and lean on our team to support tax collection efforts, among other things.



Five Star Bank CFO Jack Plants presents a donation to Cuba-Rushford Elementary.

COMMUNITY-FOCUSED INVESTMENTS

Five Star Bank’s investment program includes the purchase of mortgage-backed securities. The Bank had approximately \$25.5 million in mortgage-backed securities as of September 30, 2025 supporting low- and moderate-income homebuying and housing opportunities throughout our communities.

We support local municipal activity with the issuance of bond anticipation notes and statutory installment bonds. The Bank issued about \$10.9 million in local municipal debt, including low- and moderate-income areas, over the past four years.

HONORING HEROES, STRENGTHENING FAMILIES

WNYHeroes is transforming lives, one veteran and one family at a time, and Five Star Bank is proud to be a partner to them in those efforts. The non-profit’s services meet critical needs while lifting spirits and strengthening the Western New York community.

One service, Pawsitive for Heroes, pairs trained service dogs with veterans coping with PTSD, MST, anxiety and other challenges, offering companionship, independence and hope. This program also supports workforce readiness for inmates at local correctional facilities. Over the course of 10 months, dogs live and train with inmates, who gain valuable skills in animal care and training while also experiencing the benefits of companionship.

In addition to providing volunteer and grant support, Five Star Bank is proud to be providing financing for the non-profit’s purchase of a new headquarters location in Buffalo to support its continued expansion. And, we are especially proud to have two of our senior leaders, Community Development Director Karla Gadley and Chief Risk Officer Gary Pacos, serving on the WNYHeroes Board of Directors, helping to guide the organization with heart and dedication.



Trust that builds in our communities.

We aim to support our communities through a multifaceted approach founded in trusted partnerships.

We are proud to support local non-profits, community organizations, educational institutions, and the like through grants, financing, sponsorships, and more. We know that together, we're building a better tomorrow for our customers and communities.

COMMUNITY DEVELOPMENT AND GRANTS

Community development and outreach has been, and continues to be, a top priority. We understand this work to be fundamental to living our Five Star Bank Promise and upholding our commitment to the Community Reinvestment Act (CRA). By keeping the well-being of those around us at the heart of everything we do, we can help others thrive and realize their dreams.

Our overarching objective is to strengthen the financial health of our communities through affordable housing, economic development, neighborhood revitalization and stabilization, and other community needs, including the needs of low- and moderate-income (LMI) individuals and neighborhoods. Each of these areas is supported by experienced leadership and people who are passionate about community reinvestment. They have formed deep connections with affordable housing experts, not-for-profit organizations, and community leaders whose mission is to identify avenues for enhancing community endeavors.

APPLYING FOR COMMUNITY GRANTS

Organizations with 501(c)3 tax exempt status may apply for our community grants at any time up to once per calendar year. Our Contribution Committee, led by Community Development Director Karla J.L. Gadley, meets regularly to review and decision applications.

Please visit Five-StarBank.com/CharitableGrants to learn more and to download our grant application for submission to KJGadley@five-starbank.com.



Our team cleans up Grandview Cemetery in Batavia.



Five Star Bank and LECOM at Elmira celebrated the launch of a scholarship fund to support students seeking to enter the healthcare field.



Five Star Bank is proud to not only provide construction financing for Churchview Commons, a new affordable housing development from PathStone Corporation, but to also help secure a \$675,000 AHP grant for the development.

AFFORDABLE HOUSING

Five Star Bank acknowledges the demand for affordable and specialized housing throughout our service area and provides financing in the form of debt and equity for such projects.

We also actively participate in the Federal Home Loan Bank of New York (FHLBNY) Affordable Housing Program (AHP). Through this program, the FHLBNY sets aside 10% of its private earnings to support the creation and preservation of housing for lower-income families and individuals. AHP funds are awarded to member banks who submit applications on behalf of project sponsors who are planning to purchase, rehabilitate or construct affordable homes or apartments. In 2025, we were thrilled to secure approximately \$5.2 million in AHP grants for five projects, supporting the development or preservation of more than 250 affordable housing units across Cattaraugus, Monroe, Livingston and Tompkins counties.

In addition, in the last four years, Five Star Bank has provided more than \$153 million in funding for low-income and affordable housing, inclusive of approximately \$109 million in financing and \$44 million in low-income housing tax credit investments. In 2024 alone, we provided a total of \$34.7 million in financing for two affordable housing developments, which included supportive housing units – Dana Lyon Apartments in Steuben County and Churchview Commons in Monroe County.



We are providing \$20.6 million in financing to Providence Housing Development Corp. for Dana Lyon Apartments in Bath, NY.

More than 200 years of local service and enduring trust.

Five Star Bank and its predecessors have been honored to serve Upstate New York communities for more than two centuries. Our roots can be traced back to 1817, with the founding of the National Bank of Geneva, one of five community banks that came together to form what is now Five Star Bank. Today, from our headquarters in Warsaw, NY, a beautiful rural community in Western New York, and regional administrative offices in Buffalo and Rochester, we operate 50 banking locations across 15 New York counties. With deep roots, our ongoing focus on relationship-based banking, and a strong commitment to our local communities, we take great pride in the enduring trust that our customers place in us and look forward to serving this region for generations to come.

VOLUNTEERING WITH HEART

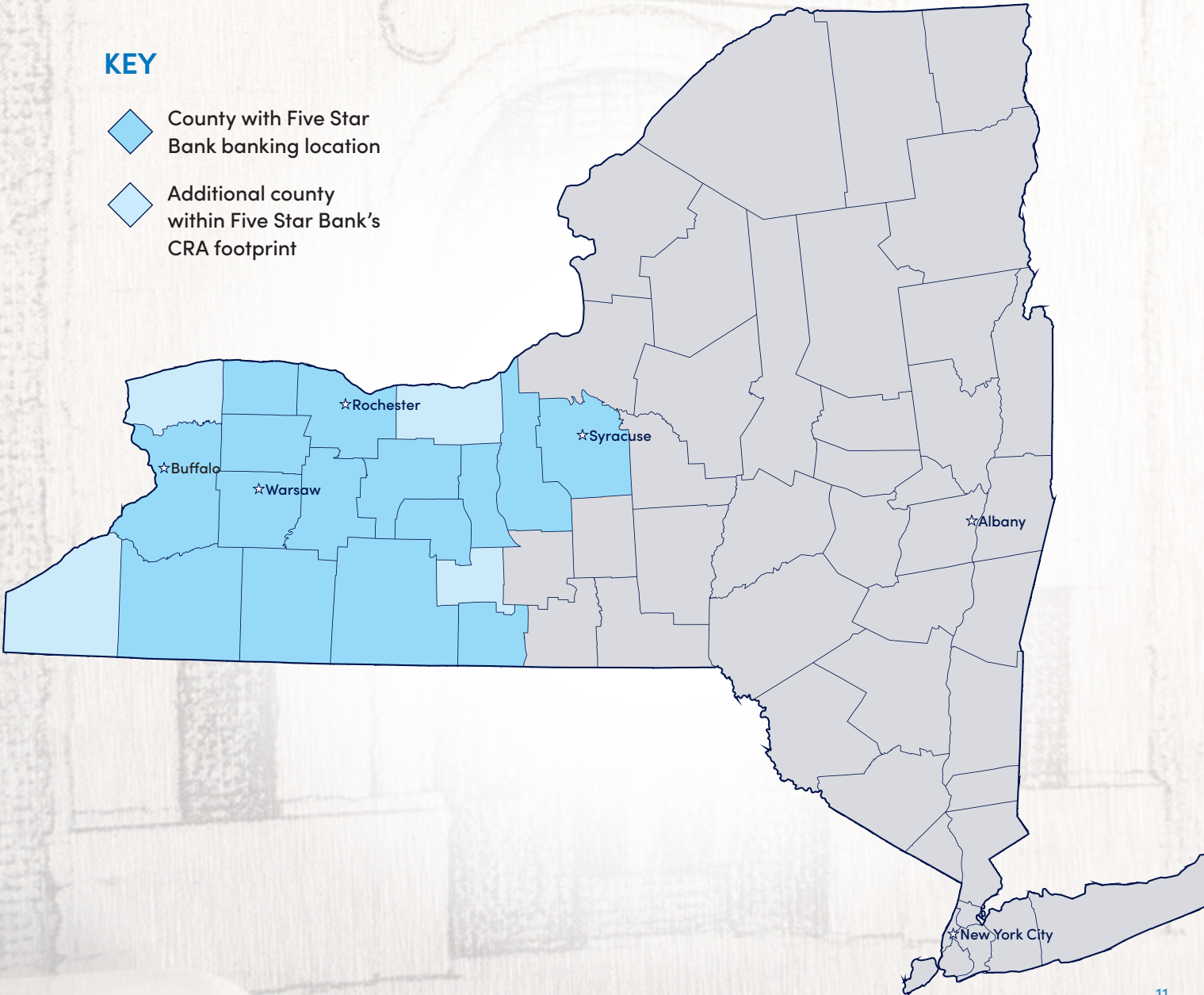
Our team has a sincere commitment to the well-being of the people who call our communities home. We aim to foster not only their financial well-being, but to provide holistic support by partnering with non-profits and community organizations best positioned to identify and meet the needs of those we serve. One of the premier ways that we accomplish this is through our annual Work of Heart event. Each year, associates from Five Star Bank and Courier Capital volunteer for non-profits across our footprint through this company-wide service event. In 2025, nearly 600 associates volunteered a total of over 1,500 hours to 50 organizations. Among those were The Teacher’s Desk, Arc GLOW, Big Brothers Big Sisters, Chemung County Habitat for Humanity, Geneva Center of Concern, Niagara Gospel Mission, Warsaw Food Pantry, and more.



SPONSORSHIPS

We underwrite events that enrich the lives of the residents of our communities. We also provide sponsorship funding to local non-profit organizations and community events. Examples of support provided over the past year include:

- Beau Fleuve Music and Arts
- Buffalo Science Museum
- FeedMore WNY
- Finger Lakes Health Foundation
- Genesee Community College Foundation
- Guthrie Corning Hospital
- JA Discovery Center
- Massachusetts Avenue Project
- Mercy Flight and Veterans One Stop
- Niagara Frontier Radio Reading Service
- Shea’s Performing Arts Center
- The Buffalo Zoo
- Veterans Outreach Center



Western New York



Five Star Bank Centre in Amherst.

We are proud to be a strong and growing presence in Western New York, operating 20 branches across Erie, Wyoming, Cattaraugus, Allegany, Genesee, and Orleans counties. Our local impact extends beyond that six-county footprint into neighboring Niagara and Chautauqua counties, which are within our Community Reinvestment Act (CRA) assessment area. Since 2017, we have opened three branches in Buffalo – Fountain Plaza, Elmwood Avenue and Seneca Street. In 2022, we opened Five Star Bank Centre, home of our Western New York regional administrative office, in Amherst.

Even as we’ve expanded in Buffalo and Erie County, where we have grown to be among the top 10 banks by total deposits, we have remained committed to the rural communities that we’ve served for generations. This commitment is reflected in the strong market share we have earned in those communities. In our headquarters county of Wyoming, we ranked first with 67% of local deposits based on June 30, 2025 data. And, we rank second in each of the remaining Western New York counties in our footprint.¹

Our commitment to helping individuals, families, non-profits and businesses across Western New York achieve their financial goals is reinforced by the strong presence of our affiliate, Courier Capital, which operates local offices in Buffalo and Jamestown.

BUFFALO CENTER FOR ARTS AND TECHNOLOGY

Buffalo

Buffalo Center for Arts and Technology’s (BCAT) mission is to provide opportunities for careers through the arts, technology and workforce development. Through cost-free, high-quality education, BCAT offers transformative experiences, disrupts generational challenges, and builds strong workforces.

Its adult workforce program supports unemployed or underemployed adults living in Buffalo who are seeking careers in our region’s fastest growing fields, specifically allied health and information technology. Its personalized approach combines technical training and workforce readiness skills to meet adult students where they are academically, socially, and emotionally, and to support them as they progress toward national certification and employment. Five Star Bank’s support allows BCAT to provide cost-free technical training and workforce readiness skills to 200 adults.

BUFFALO URBAN LEAGUE

Buffalo

Founded in 1927, the Buffalo Urban League is committed to empowering African Americans, other minorities, and disadvantaged individuals to achieve economic self-reliance, parity, power, and civil rights through advocacy, direct service, and strategic partnerships. Its five-point empowerment strategy focuses on education and youth, economic, health and quality of life, civic engagement and leadership, and civil rights and racial justice.

The Buffalo Urban League’s Senior Multi-Service Center is a neighborhood-based program designed to support low-income seniors — many of whom are living alone, managing chronic conditions, or who lack access to reliable transportation and nutritious food. Five Star Bank’s grant funding supports operations of the Senior Multi-Service Center, which in 2024 served more than 22,000 meals and supported 1,335 households.

THE RURAL OUTREACH CENTER

East Aurora

The mission of the Rural Outreach Center (ROC) is to break the cycle of rural poverty by accompanying people on their path to self-sufficiency. ROC serves families and individuals in rural southern Western New York who live below the Federal poverty level. ROC seeks to address the complex reality of poverty using a holistic, wraparound empowerment and accountable approach. Among the programs offered are play therapy and counseling services and the Dream Big! Summer Experience, which provides free summer care to eligible families. Five Star Bank’s grant funding supports clinical and care coordination services, play therapy, and summer camp expenses, which collectively serve more than 150 children annually.



Five Star Bank associates help clean up the grounds at the Rural Outreach Center.

LOCAL VOLUNTEERISM AND SERVICE

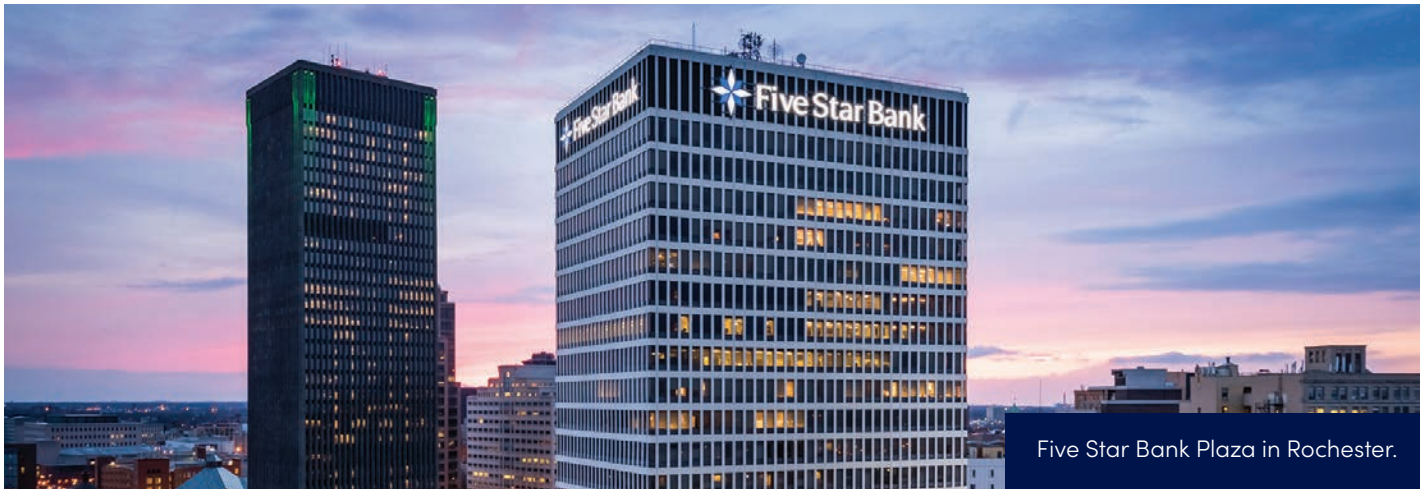
Among the more than 50 local organizations our team has volunteered for over the past year:

- 1st A.M.E CHURCH
- American Legion Post 1849
- Arts Council for Wyoming County
- Batavia Rotary
- Buffalo Audubon Society
- Buffalo Zoo
- ConnectLife
- Corfu Public Library
- Cystic Fibrosis Foundation WNY Chapter
- FeedMore WNY
- Friends of the Cuba Library
- Girl Scouts of Western New York
- IMPACT Friends Group
- Kevin Guest House
- Kids Escaping Drugs
- Kiwanis Club of Warsaw
- Machias Fire Department
- Orchard Park Little League
- Salvation Army Buffalo Area Services
- Sheldon Historical Society
- The Rotary Club of Albion
- United Way of Buffalo and Erie County
- Warsaw Chamber of Commerce
- Willie Hutch Jones Educational & Sports Programs

Our team members also serve on at least 35 local boards, including:

- Arts for Learning WNY
- Batavia Business & Professional Women’s Club, Inc.
- Buffalo Renaissance Foundation
- Buffalo State University Foundation
- Explore & More, The Ralph C. Wilson Jr. Children’s Museum
- Field and Fork
- Franciscan Services
- GLOW YMCA
- Horizon Health Services
- Junior Achievement of Western New York
- Massachusetts Avenue Project
- Miracle League of WNY
- Nardin Academy
- Niagara Frontier Radio Reading Service
- Northland Workforce Training Center
- Shea’s Performing Arts Center
- The Buffalo Club
- The Salvation Army of Buffalo
- The Service Collaborative of WNY, Inc.
- WNY Heroes, Inc.
- WNY Rural Area Health Education Center
- Wyoming County YMCA

Greater Rochester



Five Star Bank Plaza in Rochester.

Over the past decade, we have opened three branches in the Greater Rochester region, including one in a low-income and majority-minority census tract in the City of Rochester. In 2017, we also relocated our Rochester regional administrative office to Five Star Bank Plaza in downtown Rochester. With 19 branches across Monroe, Livingston, Ontario and Yates counties, we are proud to be among the largest community banks serving the region. In addition to these counties, our CRA grant program also supports non-profits serving Wayne County.

FIRST GENESIS DEVELOPMENT CORPORATION, INC.

Rochester

The mission of the First Genesis Development Corporation is to assist underprivileged members of the Greater Rochester Community through programs designed to support employment, affordable and sustainable housing, healthy lifestyles, education and economic empowerment. Five Star Bank was proud to provide grant funding to support prospective and recent homebuyers through homeownership education. The homeownership program is part of a multi-year initiative that is designed to improve housing and economic conditions in the Crescent Area of Rochester.



Five Star Bank associates help assemble meals at Cameron Community Ministries in Rochester during the 2025 Work of Heart Week.

CHURCHVIEW COMMONS BY PATHSTONE DEVELOPMENT CORP.

Gates

PathStone Corporation, in partnership with the Gates Presbyterian Church, is developing a new affordable housing building in the Town of Gates in Monroe County. Churchview Commons will feature 45 units: 24 of which will be affordable for residents who earn up to 30% of AMI, eight will be affordable for those earnings up to 50% of AMI, and the remainder will be affordable to residents who earn up to 60% of AMI. A total of 24 of the apartment units will also benefit from supportive services provided by the YWCA of Rochester and Monroe County, as part of its commitment to offering a continuum of supportive housing resources to single women and families who need a safe and secure home during times of crisis or homelessness. Five Star Bank is providing a \$14.1 million construction loan for the development and also helped PathStone secure \$675,000 in Affordable Housing Program (AHP) grant funding through the Federal Home Loan Bank of New York (FHLBNY). Developers broke ground on Churchview Commons in December 2024 and is expected to be completed in 2026.

THE CENTER FOR YOUTH SERVICES, INC.

Rochester

The Center for Youth partners with young people to help them realize their full potential by creating opportunities, removing barriers, and promoting social justice. Five Star Bank's grant funding supports the New Beginnings House in the city of Rochester. This transitional living site is the only one of its kind in the area specifically for young men ages 16 to 22 facing trauma, poverty, homelessness and violence. The New Beginnings House accommodates six individuals at a time and, over the course of a year, can serve nearly two dozen young men, providing safe housing and supportive services during times of crisis. Funding for this program is critical, given changes in long-standing federal aid it relied upon.



Five Star Bank associates volunteered for Family Promise of Ontario County during the Bank's 2025 Work of Heart Week.

SOUTHRIDGE LANDING BY FAMILY PROMISE OF GREATER ROCHESTER, INC.

Henrietta

Southridge Landing is a mixed-use development by T&H Investment Properties in Henrietta, NY with 62 apartments, including 20 that are designated for families in need of supportive services through non-profit Family Promise of Greater Rochester, Inc. Five Star Bank helped secure \$914,500 in AHP funding through the FHLBNY for this Monroe County development and is also providing \$21.5 million in financing for the construction of Southridge Landing.

LOCAL VOLUNTEERISM AND SERVICE

Our associates generously support non-profit organizations throughout Greater Rochester through volunteerism, both at company-organized events and independently. Among the local organizations supported over the past year:

- American Red Cross, Greater Rochester Chapter
- Child Advocacy Center of Greater Rochester
- East House
- Friends of Webster Trails
- Genesee Valley Swim League Swim
- Genesee Groveland Emergency Food Pantry
- GLOW Academy NY
- Greater Rochester Habitat for Humanity
- Greentopia
- Honeoye Public Library
- Hopebound Ministries
- Literacy Volunteers of Wayne County
- Livingston County Center for Nursing & Rehabilitation
- Livingston County Chamber of Commerce
- Palmyra Community Center
- Puerto Rican Festival
- Salvation Army Rochester Area Services
- Teresa House
- The Living Well Mission
- Veterans' Outreach Center
- Yates County Chamber of Commerce
- YMCA of Greater Rochester

In addition, our colleagues serve on the boards of local organizations that are shaping the future of our region, including:

- Ability Partners
- Big Brothers Big Sisters
- Commission on Racial and Structural Equity
- Greater Rochester Chamber of Commerce
- Junior Achievement of Central Upstate New York
- Make-A-Wish® Metro New York and Western New York
- Monroe Community College
- Monroe County Bar Association
- Renaissance Academy Charter School of the Arts
- ROC the Dogs Rescue, Inc.
- Seneca Park Zoo Society
- Springwater American Legion Auxiliary
- St. John Fisher University
- The Enterprise Center at PathStone
- Thompson Health System
- United Way of Greater Rochester and the Finger Lakes
- University of Rochester Medical Center
- YWCA of Rochester & Monroe County

Southern Tier

New York’s Southern Tier continues to be an important market for Five Star Bank. We operate seven branches in Steuben and Chemung Counties and provide support to Schuyler County through CRA initiatives. In 2021, we relocated a branch in the City of Elmira to an area undergoing revitalization, reflecting our commitment to supporting the growth and vitality of our communities.

LAKE ERIE COLLEGE OF OSTEOPATHIC MEDICINE AT ELMIRA

Elmira

Five Star Bank and the Lake Erie College of Osteopathic Medicine (LECOM) at Elmira launched a new scholarship fund in 2025 to support and encourage aspiring students from regions across Five Star Bank’s Upstate New York footprint seeking to enter the healthcare field. The LECOM at Elmira Five Star Bank Healthcare Scholars Program will award scholarships of up to \$5,000 annually to qualified applicants pursuing medical education, thereby fostering the development of future healthcare leaders. Among the criteria applicants must meet are a minimum GPA of 3.0, residence in Western New York, Central New York, the Southern Tier or Finger Lakes regions of New York State, and the submission of a personal statement outlining their educational and career goals and community service. Individuals living in low- to moderate-income communities are encouraged to apply.

DANA LYON APARTMENTS BY PROVIDENCE HOUSING DEVELOPMENT CORP.

Bath

Providence Housing Development Corp. is developing a new mixed-use, family affordable housing community – the Dana Lyon Apartments – within the Village of Bath in Steuben County. Five Star Bank is providing \$20.6 million in financing for the preservation and adaptive reuse of the former Dana Lyon Elementary School. Construction began in early 2025 and is expected to be completed in the summer of 2026.

The property will feature 49 residential units and will also house non-profit Waterman Art Center, which serves local children, teens, and adults through instructional classes, art therapy, and a theater program, while also offering space for community activities and meetings. All 49 residential units will be affordable to residents who earn up to 50% of area median income (AMI), and eight will benefit from supportive services provided by the Catholic Charities of Steuben/Livingston focused on mental illness and substance use disorders.

“Five Star Bank’s grant funding will provide important financial support to our students and help them realize their professional dreams and, in turn, support the long-term health of our local communities.”

Dr. Richard R. Terry, DO, Associate Dean of Academic Affairs, LECOM at Elmira

LOCAL VOLUNTEERISM

- Arbor Housing & Development
- Broome County Habitat for Humanity
- Camp STAR
- Chemung County Habitat for Humanity
- Educational Opportunity Program (EOP)
- Elks Lodge No. 1547
- Finger Lakes Area Chamber of Commerce
- Finger Lakes SPCA of CNY
- His Haven
- Horseheads Kiwanis Club
- Horseheads Rotary Club
- Man 2 Man Forum, Inc.
- Perkinsville Fire Department
- REDEC/RRC
- Schuyler County Emergency Management Office
- Southern Tier Regional Economic Development Council
- Valois Logan Hector (VLH) Fire Co.
- Village of Horseheads Parks and Recreation

LOCAL BOARD SERVICE

- Chemung County Habitat for Humanity
- Hammondsport Chamber of Commerce
- Southern Tier Economic Growth
- Wayland American Legion Post 402

Central New York

Five Star Bank has served Central New York for generations and today operates three full-service branches in the Central New York counties of Seneca and Cayuga, where we rank first and second by deposit market share, respectively.¹ In early 2023, Five Star Bank opened a commercial loan production office in the historic Franklin Square neighborhood of Syracuse, marking its entry into Onondaga County. With significant tech-fueled growth happening in Central New York, we believe we are well-positioned to serve the individuals, businesses and organizations calling this region home for years to come.

CATHOLIC CHARITIES OF THE FINGER LAKES

Geneva, NY

Since 1982, Catholic Charities of the Finger Lakes (CCFL) has served Ontario, Seneca and Cayuga counties by providing quality human service programs and by advocating for social justice. In January 2025, when a devastating fire struck the small community of Ovid, NY, CCFL was among the local non-profits that mobilized quickly to provide and direct support. Five Star Bank provided a \$10,000 grant to CCFL, with 100% of the grant funding going to individuals affected by the fire, which destroyed several buildings and apartments in the heart of the village, including the sole grocery store.

“The outpouring of support we’ve seen since the fire occurred has been inspiring, and we are truly appreciative to Five Star Bank for reaching out to us the day after the fire to offer its support.”

Frank A. Capozzi, Jr., Executive Director of Catholic Charities of the Finger Lakes



Five Star Bank’s loan production office in Syracuse.



Five Star Bank leaders present a grant to Catholic Charities of the Finger Lakes.

LOCAL VOLUNTEERISM

- Beverly Animal Shelter
- Cayuga County United Way
- Geneva Kiwanis
- Marcus Whitman Middle and High School
- OVIDSTRONG Pop-up Thrift Store
- Safe Harbors of the Finger Lakes
- The Living Well Mission
- United Way of Seneca County

LOCAL BOARD SERVICE

- Elmcrest Children’s Center
- Finger Lakes SPCA
- Town Of Bath Planning Board

¹Based on FDIC Summary of Deposits data as of June 30, 2025.

Mid-Atlantic

In 2022, we expanded our commercial banking franchise into the Mid-Atlantic Region, welcoming a team of experienced commercial real estate bankers. This expansion built on our relationship-based approach to banking and provided us valuable geographic and client type diversification.

Our commercial loan production office is located in Ellicott City, Maryland and serves high-quality commercial customers throughout the Greater Baltimore and Washington, D.C. area. As of June 30, 2025, the team has built a loan portfolio of approximately \$386 million.

Our Mid-Atlantic team is deeply connected in their community and industry, serving on several boards and regularly volunteering. In 2025, this team was proud to show its support for our nation's troops by partnering with the NAIOP, the Commercial Real Estate Development Association (formerly the National Association for Industrial and Office Parks) to assemble care packages for the United Service Organizations, Inc. (USO).



“Community banking is all about relationships, including those we build with our customers, our colleagues and our communities.”

John Mangan, Mid-Atlantic Regional President, Five Star Bank



Bankers from our Mid-Atlantic office assemble care packages for U.S. service members.

LOCAL VOLUNTEERISM AND BOARD SERVICE

- Home Builders Care Foundation
- Hope International
- Lido Civic Club of Washington, D.C.
- University of Maryland Marlene and Stewart Greenebaum Comprehensive Cancer Center



Trusted digital solutions – wherever you go.

FIVE STAR BANK DIGITAL BANKING

Five Star Bank's digital ecosystem is thoughtfully designed to meet customers where they are, offering a seamless and secure experience across devices, including computers, tablets or mobiles, so users can bank anytime, anywhere.

On the personal banking front, everyday tasks are made effortless: customers can check balances, view transactions, deposit checks via mobile, pay bills, transfer funds — including “Send Money” to friends or family using just a phone number or email — and manage notifications, statements and messages within the platform. The convenience extends further with the ability to add debit cards to digital wallets (i.e., Apple Pay) for contactless, secure in-store, in-app and online payments.

For small businesses, Digital Banking for Business empowers users to initiate payments, manage payroll, use mobile check deposit, and create templates for frequent transactions. Businesses also gain robust control via permission settings, approval workflows, push notifications, and added layers of security like Positive Pay and a secure digital inbox.

Moreover, our integration with Autobooks enhances business financial operations by enabling professional invoicing, payment links, accounting automation, and even contactless payments with Tap to Pay on iPhone, all within the digital banking app.

FINANCIAL EDUCATION HUB

Through the Five Star Bank Financial Education Hub, we are able to expand the reach of our financial education and literacy efforts virtually. Since 2023 this innovative online platform has allowed us to provide valuable interactive financial courses, free of charge, to help customers and community members alike. With courses on budgeting, homeownership, retirement planning, owning a business and more, we believe that education is critical to helping individuals improve their financial knowledge and well-being.

During the first eight months of 2025, more than 5,500 users used our Financial Education Hub, most often accessing savings-focused courses, such as Building Emergency Savings, and playlists designed to help individuals manage money today and be better financially prepared for the future, including Building Financial Capability and Investing in Your Future.

Our Financial Education Hub also supports the proactive work our Community Development Loan Officers, who provide homebuyer and other financial literacy education workshops in partnership with non-profit organizations.

Our HEART Values

At Five Star Bank, we have developed and seek to maintain a team with heart. Our people and our organization are guided by our HEART values – we are:



HUMBLE



EMPOWERED



AMBITIOUS



RESILIENT



TRANSPARENT



Learn how we
build our culture.

Visit [Five-StarBank.com/Careers](https://www.fivestarbank.com/careers)

Members of our Human Resources team get ready to volunteer.



Courier Capital associates organize nonperishable food items at FeedMore WNY’s warehouse in Buffalo.



Our leaders joined our 2025 summer associates to learn about their capstone projects and celebrate their contributions to Five Star Bank and Courier Capital.



Our team was proud to help clean up the grounds of Mount Hope Cemetery in Rochester at the 2025 Work of Heart Week.

OUR CULTURE AND COMMITMENT

At Five Star Bank, we believe in building a team of talented and motivated professionals who are passionate about making a difference. Our commitment to excellence extends beyond serving our community; it’s also about creating an environment where every team member feels supported and has opportunity to grow and thrive.

Our employees are empowered to play an active role in evolving our Company and its culture, including through annual and periodic engagement surveys that measure employee satisfaction and provide valuable feedback to leadership. For three consecutive years, Five Star Bank has been recognized nationally as a Great Place to Work®. This certification highlights our dedication and continued commitment to fostering a supportive, inclusive and rewarding work environment for all our associates.

We also seek to maintain a positive culture through promoting recognition, utilizing an engagement tool where employees can post peer-to-peer recognition for accomplishments and career milestones, as well as formal, annual recognition through our HEART awards.



BUILDING TRUST THROUGH INCLUSIVITY

We strive toward having a powerful team of employees, knowing we are better together with our combined wisdom and intellect. We focus on understanding, accepting and valuing the differences between people. To accomplish this, we have an established council which is made up of designated employee representatives from throughout our operating footprint. This council meets regularly to provide feedback and ideas that inform our human capital strategy and approach to employee engagement. Based on the council’s input, we established a series of training courses to raise awareness of unconscious bias and equip leaders to build inclusive team experiences.

SUSTAINABILITY AND CORPORATE RESPONSIBILITY

Grounded in our legacy of community-oriented banking traditions representing rural Western New York for more than 200 years, a strong sense of corporate responsibility is naturally woven into the culture of our business. It guides our corporate sustainability program, which includes the identification, prudent management, and oversight of environmental, social and governance risks. The program is documented and has been provided to all associates to memorialize our enterprise-wide commitment to, and create transparency around, our expectations, and progress is overseen by our Board of Directors.

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Investment products and services are not FDIC insured, are not a deposit and are not bank guaranteed, are not insured by any Federal governmental agency, and are subject to investment risks, including possible loss of principal invested. Investment products may be provided by Courier Capital, LLC, an affiliate of Five Star Bank. Courier Capital, LLC is an SEC registered investment adviser. Registration does not imply a certain level of skill or training.