

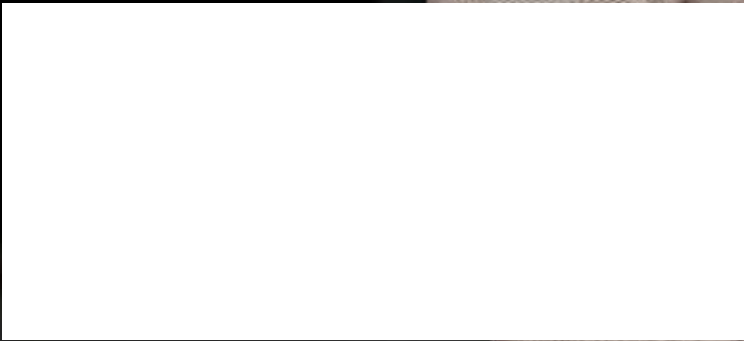
ADVERTISEMENT


# FORTUNE

 Community Bank

**STRONG PARTNERS  
BUILD STRONGER  
COMMUNITIES,  
TOGETHER**

**LEAN ON OUR TEAM'S  
200 YEARS  
OF MUNICIPAL  
BANKING EXPERTISE**





# You're in business to serve the community. Your bank should be, too.

LET'S DRIVE OUR MISSION FORWARD

MARCO ZUMBOLO (LEFT), KIMBERLY ROBERTS (RIGHT)

When Broadalbin-Perth Central School District needed a sizable loan to purchase new school buses, Community Bank stepped up and gave them the lowest interest rate available at the time. But they didn't stop there.

"Community Bank aggressively attempted to go after our new debt and just two years into our partnership, they were already buying our debt. It shows they're as dedicated to our success as they are to their own," noted Marco Zumbolo, the district's assistant superintendent for business and operations.

"As the district's financial leader, it's my responsibility to provide our community with the biggest bang for their buck in education. That includes creating investment policies that deliver the greatest returns. But as a municipal entity, we're limited. We can't invest in risk-based accounts; our investments have to be secure. So we need a banking partner who understands our regulations, fiscal policies, and investment restrictions."

That's where Community Bank comes in. "Each local branch works with our Municipal Team to understand our municipal customers' needs so we can customize the best solutions," Amsterdam, NY, Branch Manager Kimberly Roberts said.

Marco confirms this: "In the past, I had to look to third-party investors because the other banks didn't offer competitive rates for municipal entities.

But Community Bank isn't like other banks. They understand our issues and pressures and work hard to solve them.

"For example, I told Kimberly that I wanted to find a way to increase our interest earnings and revenue in a down market. Knowing our fiscal regulations, she worked with Community Bank's Municipal Team to create an aggressive, very competitive money market account for us, creating an opportunity we didn't have before, that other banks didn't provide—an opportunity to better serve our community."

## MORE THAN A BANK

"More than any other bank we've worked with, Community Bank is tremendously responsive. They do more than just hold our money. They help us enrich our community. From assisting with bids for major projects to figuring out how the financial structures will work and separating our fund accounting, our local branch and the entire Municipal Team are right there to provide a helping hand when we need one.

"Imagine being able to reach out to your bank's leaders for help with fundraising issues, investment policies, planning processes, anything that comes up. Outside of scope? Not for Kimberly or Community Bank. They want to do more because they're more than just a bank. They're partners in community."

 Community Bank

    [cbna.com/muni](https://www.cbna.com/muni)

# With a trusted banking partner by your side, your community can thrive.

When you represent a county, city, borough, town, village, special district, or public school, your priority is protecting and developing your community and the people who live and work in your footprint. It's a labor of love, but government regulations, budgetary restrictions, and taxpayer responsibilities can make it a challenge.

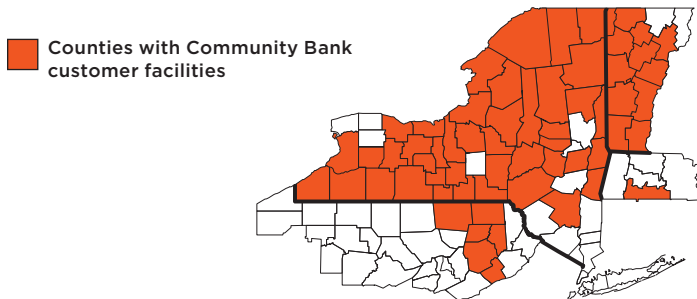
We get it.

You need a banking partner who understands the pressures you face—and cares enough to help you overcome them. With Community Bank, you get that level of relationship and so much more. Because our Municipal Banking Team does more than handle your fiduciary responsibilities. We take them on as our own, lightening your day-to-day load and enhancing your long-term financial position.

Partner with Community Bank and you'll have direct access to municipal banking experts who are always ready to address your concerns. Plus a full range of products and solutions, including fully collateralized deposit services.

## BANKING LOCATIONS

**205+** customer facilities across New York, Pennsylvania, Vermont, and Western Massachusetts



[cbna.com/muni](https://cbna.com/muni)

 Community Bank

RANKED AS A TOP BANK IN AMERICA BY *FORBES*<sup>1</sup>

Member FDIC

<sup>1</sup>Ranking by growth, credit quality, and profitability among the country's 100 largest banks and thrifts.



“Broadalbin-Perth is special to us. They're part of our community and everyday lives. We have the kind of relationship where they know whatever they need, they can come to us and we'll find a solution.”

**KIMBERLY ROBERTS,**  
Amsterdam NY, Branch Manager



“Our team is 100% dedicated to municipal banking all day, every day. That gives us the ability to go in and work with each client in their municipality, learning their needs and regulations and invigorating their community.”

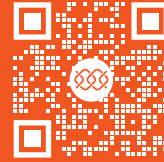
**ANITA BOURGEOIS,**  
Director of Municipal Banking,  
Regional Manager





**Enriching  
the community  
is a joint venture**

**MUNICIPAL BANKING TESTIMONIAL**



Scan to watch a video about our partnership with the Broadalbin-Perth Central School District.

**OPTIMIZE YOUR RESOURCES WITH OUR MUNICIPAL BANKING EXPERTISE**

Our region's towns, boroughs, cities, schools, and government organizations provide public services that allow our communities to grow and thrive. Likewise, Community Bank provides financial services and guidance that help better the communities we live in, work in, and love.

So as you work to continue to elevate and enrich our region, lean on our Municipal Banking Team for support. With our team's combined 200 years of municipal banking experience handling your finances, you can free your focus for your higher priorities.

**200 years of combined municipal banking experience.**

**COMPREHENSIVE PRODUCTS & SERVICES**

- Deposit Services
- Cash Management
- Premier Business Connect
- Investment, Insurance, Trust, & Risk Management Services\*
- Merchant Credit Card Processing
- Corporate Credit Cards
- Fully Collateralized Deposit Services

**LOANS**

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

**BANK ON PARTNERSHIP**

Contact your local branch or our municipal banking team directly at **866-205-4416** or **CBmuni@cbna.com** to get started.

**cbna.com/muni**

**Member FDIC**

<sup>1</sup>Ranking by growth, credit quality, and profitability among the country's 100 largest banks and thrifts.



**Community  
BANK**

**RANKED AS A TOP BANK  
IN AMERICA BY FORBES<sup>1</sup>**

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