

**Empire State Development
Linked Deposit Program
74 Participating Lenders**

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