

Branch Offices opened:

2023 - None

2022 - None

2021 - Woodland Ponds Branch 100 Woodland Pond Circle, New Paltz, NY 12561

2019 - None

2018 - None

2017 - None

2016 - None

2015 - None

2014 - None (Note: Moved Highland office from Vineyard Avenue to Route 9W)

Branch Offices closed:

2023 - None

2022 - None

2021 - None

2020 - None

2019 - None

2018 - None

2017 - None

2016 - None

2015 - None

2014 - None (Note: Move Highland office from Vineyard Avenue to Route 9W)

Loan to Deposit Ratios

(minimum last three years)

2019		2020		2021		2022		2023	
3/31/19	91.9%	3/31/20	87.4%	3/31/21	89.3%	3/31/22	85.7%	3/31/23	92.5%
6/30/19	91.7%	6/30/20	91.4%	6/30/21	88.1%	6/30/22	85.9%	6/30/23	95.2%
9/30/19	90.7%	9/30/20	91.5%	9/30/21	87.3%	9/30/22	85.4%	9/30/23	95.7%
12/30/19	87.2%	12/31/20	90.5%	12/31/21	87.1%	12/31/22	92.5%	12/31/23	97.9%
2024									
3/31/24	97.9%								
6/30/24	98%								