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News Release:

Caption: Pathfinder Bank has formed a strategic partnership with Oswego-based insurance group, FitzGibbons Agency. Shown pictured at the Pathfinder 44 Business Center in Oswego and representing Fitzgibbons Agency are from left to right: Tara FitzGibbons, business manager; John FitzGibbons, owner; and Jack FitzGibbons, owner. Representing Pathfinder Bank is Tom Schneider, president and CEO.

Pathfinder Bank Announces Strategic Partnership with FitzGibbons Agency of Oswego

OSWEGO, New York (April 27, 2011) – Pathfinder Bank has formed a strategic partnership with Oswego-based insurance group, FitzGibbons Agency, according to Thomas W. Schneider, president and CEO of Pathfinder Bank.

The newly formed alliance will combine 150 years of banking experience, with nearly 90 years of insurance expertise.

"We believe this new joint venture provides both Pathfinder Bank and FitzGibbons Agency the opportunity to



leverage the platform of success that has been built upon each of our respective business models," said Schneider. "We're extremely pleased to have partnered with a group of individuals and a company that share our common goals and business philosophies as it relates to the

customer experience."

According to John FitzGibbons, owner of the FitzGibbons Agency, their business relocated to the Pathfinder 44 Business Center at 44 East Bridge Street in Oswego on April 1st.

"We're very enthusiastic about the shared vision that have brought FitzGibbons Agency and Pathfinder Bank together," said FitzGibbons. "The end result will be one that provides both of our customer bases with expanded products, services and an enhanced customer-centric experience."

Pathfinder Bank is a New York State chartered savings bank headquartered in Oswego, whose deposits are insured by the Federal Deposit Insurance Corporation. The Bank has eight full-service offices located in Oswego, Fulton, Mexico, Lacona, Central Square, and Cicero.

Fitzgibbons Agency is an Independent Insurance Agency, founded in 1922 by George Fitzgibbons. The agency is located at 44 East Bridge Street, Suite 1 in Oswego, New York and provides both personal and business insurance products. The agency represents Travelers, Hartford, Adirondack Insurance, Harleysville, Progressive and many other insurance carriers. They also offer employer-based programs for health benefits through carriers such as Excellus, UnitedHealthcare, MVP, Aetna, MetLife as well as Aflac and Colonial. For additional information call (315) 342-5000 or visit them online at www.askfitz.com.