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News Release:

Hutchins Of Pathfinder Bank Earns National Certification

OSWEGO, New York (February 5, 2010) – Rhonda Hutchins has been awarded the Certified Regulatory Compliance Manager (CRCM) designation from the Institute of Certified Bankers

(ICB), a subsidiary of the American Bankers Association, in Washington, DC.

"We're proud to recognize Rhonda's achievement in obtaining this certification," said Edward Mervine, Esq., Senior Vice President and General Counsel at Pathfinder Bank. "She has been a vital contributor to the bank's success for years. We are pleased to see her strong commitment to the bank's compliance being recognized with this award."



The CRCM designation is awarded to those who demonstrate excellence in the field of bank regulatory compliance. Qualification for the certification requires a certain level of experience and education in the compliance profession, as well as passing an exam and agreeing to abide by a code of ethics. The ICB, with 8,000 certified members, provides financial services with confidence, credibility and recognition through its certification. ICB promotes the highest standards of performance in the financial services industry by validating individuals' knowledge and expertise.

Hutchins started at Pathfinder Bank in 1997 as a Loan Originator, and was later named Vice President of Retail Lending, overseeing that division of Pathfinder Bank. In 2008, she was named Vice President/Compliance Officer for the bank.

Prior to joining Pathfinder Bank, Hutchins spent 7 years working in Mortgage Banking as a Loan Originator, working primarily in Oswego County.

Hutchins has attended Mitchell College in Connecticut for business curriculum; and is a graduate of the American Management Association - Management Program. She is a 2005 graduate of Leadership Oswego County; and graduate of the American Banker's Association National School of Compliance. She has also attended numerous ABA & ACB courses in both residential and consumer lending.

Hutchins is presently a board member for Literacy Volunteers of Oswego County, and is Past Co-President of Oswego County Habitat for Humanity.

Hutchins lives with her husband, David and son Joseph in the Town of Oswego.

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 seven full-service offices located in Oswego, Fulton, Mexico, Lacona, and Central Square.

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