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**For Immediate Release:**

### **Kjerstad Named Commercial Portfolio Manager**

**OSWEGO, New York (November 1<sup>st</sup>, 2018)** – Mackenzie Kjerstad has been named Commercial Portfolio Manager at Pathfinder Bank, according to Ronald G. Tascarella, Vice President, Commercial Team Leader.

“We are pleased to recognize Mackenzie with this promotion,” said Tascarella. “With her work ethic, as well as her extensive knowledge of commercial lending, Mackenzie has been a great asset to our organization. We look forward to watching her grow with this new position.”

As a Commercial Portfolio Manager for the Oswego Market, Kjerstad will assist the Business Services team members with underwriting, portfolio management, monitoring, and regulatory compliance matters. She will also evaluate and recommend approval of customer applications for lines of credit, commercial loans and commercial real estate loans.



Shortly after earning her Bachelor's Degree in Economics from SUNY Oswego in 2015, Kjerstad joined Pathfinder Bank as a Commercial Credit Analyst. Kjerstad is a resident of Oswego and in her spare time, she enjoys reading and spending time at the Oswego Country Club.

Pathfinder Bank is a New York State chartered commercial bank headquartered in Oswego, whose deposits are insured by the Federal Deposit Insurance Corporation. The Bank is a wholly owned subsidiary of Pathfinder Bancorp, Inc, (NASDAQ SmallCap Market; symbol: PBHC, listing: PathBcp). The Bank has nine full service offices located in its market areas consisting of Oswego and Onondaga County.