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## For Immediate Release:

## Capella Named Retail Products Specialist at Pathfinder Bank

OSWEGO, New York (February 23, 2018) – Daniel J. Capella has been named Retail Products Specialist, according to Reyne Pierce, Vice President, Team Leader Residential & Consumer Lending. Capella replaces David Guynn, who is retiring from his position.

"After 17 years of working in the Oswego area as Pathfinder
Bank's Retail Products Specialist, David has announced his retirement,"
stated Pierce. "We are so grateful for what David has provided in the way
of commitment and dedication to our customers, community & our
company vision over the years."

"His passion and loyalty during his time here is deeply appreciated by me and by all of our employees," Pierce added.

The appointment of Capella to Retail Products Specialist will provide the Bank and its customers with almost two decades worth of experience in banking, as well as experience in residential mortgage lending.



Guynn



Capella

"Daniel's prior experience in the area of residential loan processing will be extremely valuable in his new position at Pathfinder Bank," said Pierce. "In his new role, Daniel will originate mortgages, promote the financial institution and its lending services to the real estate community, help to identify and serve the communities financial needs through seminars and sales meetings, and participate in and promote the financial institutions community activities."

"We believe he will continue to complement our growing lending division. Daniel provides a strong vision, intellect and commitment to our mission, and will be instrumental in the execution of our strategic plan and growth going forward."

Capella holds a Bachelor's Degree in Public Relations and Marketing and a Master's in Business Administration from SUNY Oswego. He currently resides in his newly renovated Mid-Century home in Oswego, New York.

Before joining Pathfinder Bank in 2014, Capella was previously employed with JP Morgan Chase, Alliance Bank, and Oswego County Savings Bank. In his spare time, Capella serves on the Harborfest Board of Directors and enjoys spending time with his friends and family, fine automobiles and fine dining.

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.