



News Release:

Contact: Thomas W. Schneider, President and CEO, (315) 343-0057

**Pathfinder Bank's Dowd Named Financial Executive of Year
by the Central New York Business Journal**

OSWEGO, NY (July 3, 2012) – James A. Dowd, Senior Vice President and CFO at Pathfinder Bank was recently named the Central York Business Journal's Financial Executive of the Year, in the category of public or private company with revenues between \$10 and \$25 million.

Dowd was recognized for the award on June 27th at The Oncenter in Syracuse. He was nominated as a finalist by representatives of The Bonadio Group, a Syracuse-based accounting firm.

“We congratulate Jim on this tremendous accomplishment, and for his hard work in achieving this well deserved and acclaimed recognition,” said Thomas W. Schneider, President and CEO at Pathfinder Bank. “We are proud of his efforts, and greatly appreciate his leadership and oversight of our accounting and finance team.



Dowd was hired as Controller at Pathfinder Bank in September 1994 and was named a Vice President in May 1998, and Senior Vice President and Chief Financial Officer in 2001.

Prior to coming to the Bank, Dowd, a CPA, worked from 1989 to 1994 at Coopers & Lybrand (now PricewaterhouseCoopers LLP) a public accounting firm in their Syracuse Office where he was a Business Assurance Manager responsible for all phases of audit engagements.

Dowd earned his BS in Accounting from Oswego State University with a minor in Economics.

"I am truly grateful for this award from the Central New York Business Journal," said Dowd. "This is a recognition I share with our entire Pathfinder Bank Accounting and Finance team, and applaud their day-to-day efforts and ongoing support."

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.