

Elmira Savings Bank,

212 EAST WATER STREET,

OPPOSITE HOTEL RATHBUN,
ELMIRA, N. Y.



The ELMIRA SAVINGS BANK

218 EAST WATER STREET
ELMIRA, NEW YORK

January 1, 1961

Financial Statement

OFFICERS
WILLIAM H. FERGUSON,
JOHN J. CURTIS,
JOHN W. HUSTON,
HUBERT C. MANDEVILLE,
MICHAEL A. LEAHY.



TRUSTEES
WILFRID I. BOOTH
JOHN J. CURTIS
ALEXANDER S. DIVEN
WM. H. FERGUSON
HENRY J. HAASE
FRED D. HERRICK

THE
Elmira Savings B

Surplus, over \$800,0

The people's bank

Celebrating 150 years

1869-2019

Annual Report
2018

ESB moves
may begin
to reshape
downtown

By APRIL HUNT
Star-Gazette

Elmira Savings Bank is buying the Elmira headquarters it now rents at the corner of Lake and Water streets as part of a long-term plan to consolidate its downtown operations.

The move displaces several tenants — including the Social Security Administration and Small Business Administration offices — but city officials expect it to inspire other

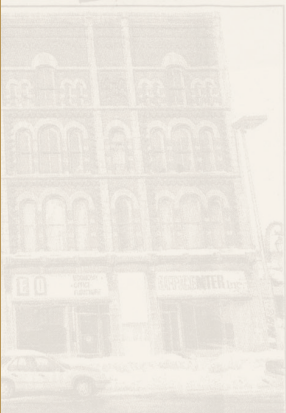
year and a half of work by the bank and city and county officials to decide on a central office. Last year, bank officials talked about moving into the vacant Iszard's/McCurdy's building at 150-151 N. Main St., Elmira.

Traci said he has referred prospective tenants of the Iszard's/McCurdy's building to a local agency working to draw more business downtown. He would not release the possible tenant or agency.

Compound Interest

WHITE MARBLE BUILDING
218 EAST WATER STREET

Compound Interest



SIMON WHEELER/Star-Gazette

Two vacant storefronts at the right will solidation plan.

s Bank project





ELMIRA SAVINGS BANK Board of Directors

(Front row l-r) Marianne W. Young, Retired President & Chief Executive Officer, Market Street Trust Company; John R. Alexander, Vice Chairman and Corporate Secretary of the Board & Managing Partner, Sayles & Evans; Thomas M. Carr, President & Chief Executive Officer; Michael P. Hosey, Chairman of the Board; (Back row l-r) Donald G. Quick, Jr., Retired Partner, Mengel, Metzger, Barr & Co. LLP.; Kristin A. Swain, Retired Executive Director, The Rockwell Museum; A. Scott Welliver, Chairman & Chief Executive Officer, Welliver; Arie J. van den Blink, Chairman & Chief Executive Officer, The Hilliard Corporation.

Not pictured: Katherine H. Roehlke, President & Chief Executive Officer, F.M. Howell & Company.

Our Mission

THE MISSION OF ELMIRA SAVINGS BANK is to provide above average returns to our shareholders while providing a broad range of financial services that meet the needs of the individuals, businesses, and organizations of our community.

We will achieve this through our commitment to:

- Consistent and superior quality service for our customers.
- A culture that incents employees to excel personally and professionally.
- Leadership in and support for our community.
- Independence as a local community bank.



ELMIRA SAVINGS BANK Senior Officers

*(Left to right): Kevin J. Berkley, Executive Vice President & Senior Loan Officer;
Thomas M. Carr, President & Chief Executive Officer; Donna J. Tangorre, Senior Vice President & Retail Banking Manager;
Jason T. Sanford, Senior Vice President & Chief Financial Officer.*



Thomas M. Carr
President & Chief Executive Officer

TO OUR Shareholders



The people's bank
Celebrating 150 years

I am pleased to write this message to you, our loyal shareholders, updating you on the Bank's progress during 2018. The year 2018 produced solid financial results highlighted by net income of \$4.2 million, the issuance of a 5% stock dividend and balance sheet growth of 6.4%. The balance sheet growth was composed of 5.2% of loan portfolio growth, which was funded by deposit growth of 7.6%.

In addition to the financial results, we continued to invest in developing our staff's sales abilities, improving our customer-based technologies, and launching a new marketing campaign.

Net income totaled \$4.2 million for 2018 compared to \$4.9 million in 2017. The decrease in net income is due to a \$0.6 million increase in income tax expense and a decrease of \$0.9 million in non-interest income partially offset by a \$0.5 million decrease in the provision for loan losses and \$0.4 million decrease in non-interest expense. The results from 2017 were positively impacted by the one-time tax adjustment due to the tax law changes, which totaled \$1.2 million.

The \$4.2 million of net income produced diluted earnings per share of \$1.21, the same as 2017. During the year, the Bank issued a 5% stock dividend while paying a cash dividend of \$0.92 per share.

Net interest income totaled \$16.6 million, slightly ahead of the \$16.5 million recorded in 2017. Our net interest margin decreased by 1 basis point from 3.32 in 2017 to 3.31 in 2018. This slight margin decline was more than offset in net interest income by earnings on increases in average loans and deposits.

Non-interest income declined by \$0.9 million, primarily the result of lower sales of mortgages to the secondary markets. During 2018, the Bank sold \$39.6 million, or 49%, of its total mortgage production compared to \$63.3 million, or 71%, of its total mortgage production in 2017. The effect of this lower sales volume was to reduce our gain on sale of mortgage revenue by \$1.1 million from \$2.7 million in 2017 to \$1.6 million in 2018.

Non-interest expense was well controlled in 2018 totaling \$15.5 million, or 2.5%, below the 2017 level of \$15.9 million. Salaries and benefits were \$95,000, or 1.2%, lower year to year. Marketing expense and professional fees were \$148,000 and \$179,000 lower respectively. These positive variances were partially offset by increases in net occupancy and equipment expense of \$97,000 and \$114,000 respectively.

The loan portfolio increased by \$23.6 million, or 5.2%, from December 31, 2017 to December 31, 2018. The 5.2% loan growth rate was significantly higher than the two previous years, which were less than one percent growth. The \$23.6 million of growth was composed of consumer loan growth of \$9.5 million, commercial loan growth of \$11.5 million and residential mortgage loan growth of \$2.2 million.

Residential mortgage originations totaled \$81.7 million in 2018 compared to \$89.7 million in 2017. During 2018, the Bank added \$42.0 million of mortgages to its portfolio compared to \$26.4 million added in 2017. The result of the increase in portfolio loans was \$2.2 million of residential mortgage portfolio growth.

Consumer loan originations were \$30.5 million in 2018, an increase of \$5.8 million, or 23%, from the \$24.7 million of originations in 2017. This increase in production helped to grow our consumer loan portfolio by \$9.5 million, or 17%.

Commercial loan originations totaled \$34.9 million in 2018, slightly above the \$34.3 million from 2017. The 2018 originations increased our commercial loan portfolio \$11.5 million, or 9%.

Our asset quality remains strong with \$4.5 million in non-performing loans representing 0.93% of total loans. Our delinquent loans were 0.98% of total loans as of December 31, 2018 compared to 0.95% for 2017.

The investment portfolio decreased slightly during the year from \$42.3 million at December 31, 2017 to \$42.0 million at the end of 2018. We continue to avoid low yielding investments in favor of loan portfolio growth. Due to deposit growth exceeding loan growth, we had an increase in cash of \$11.6 million, which we intend to deploy in loan originations.

The \$34.8 million of deposit growth, or 7.6%, was composed of a \$24.4 million increase in time deposits, a \$5.1 million increase in savings accounts, a \$7.6 million increase in non-interest bearing accounts, and a \$2.9 million increase in interest bearing transaction accounts. These favorable variances were partially offset by a \$5.3 million decrease in money market accounts.

The 7.6% growth in deposits was more than twice the industry average for

community banks and nearly three times the Bank's average deposit growth rate for the three previous years, which was 2.7%. The \$34.8 million of deposit growth is attributed to growth across all 13 branches in our network.

The Bank continued to lessen its reliance on borrowed funds, reducing them from \$35.0 million in 2017 to \$31.0 million in 2018.

We continued to invest in technologies that protect and improve the customer experience. During 2018, we implemented SecurLOCK Equip, providing enhanced customer controls to better protect our debit cardholders. We also implemented Electronic Signature throughout our branch network, allowing customers to sign Bank documents electronically. Finally, we upgraded our website to a more responsive design, with greater functionality and enhanced formats, making the site more user friendly. Please visit us at www.elmirasavingsbank.com.

We have experienced a considerable increase in the use of our Mobile Banking app during 2018. Our app has one touch access convenience, utilizing fingerprint technology that allows you, in seconds, to have your current banking information. We have over 5,000 customers using this modern technology.

We are focused on growing the business and continued, in 2018, to invest in our staff by providing professional sales training to all of our employees who regularly interact with our customers. We believe the benefit of this investment is evidenced in our deposit and loan growth.

2019 marks the Bank's 150th anniversary of being chartered on March 19, 1869. To celebrate this milestone, we unveiled a special 150th anniversary logo that we have been using in our campaigns and as a theme of this Annual Report. We have planned events in all of the markets we serve to commemorate this anniversary. We hope you enjoy the historical images we have incorporated into this report.

Looking back over the last 150 years reveals sweeping changes in society and the recollection of epic challenges, both manmade and natural. It has required great determination and leadership to survive these obstacles and preserve our independence as a community bank. Elmira Savings Bank was one of the first New York mutual savings banks to convert to a public form of ownership in the 1980s and it remains one of the few banks in upstate New York to have made that transition and maintain its independence.

The Board of Directors is actively engaged in overseeing the strategic direction of the organization while Bank Officers and employees are committed to executing the objectives. We continually strive to improve while fulfilling the mission of a community bank. We appreciate your support as a shareholder and look forward to continuing our journey in 2019.



Thomas M. Carr
President and
Chief Executive Officer

ELMIRA SAVINGS BANK Officers

EXECUTIVE

Thomas M. Carr
President
Chief Executive Officer

Anne M. Lavancher
Assistant Secretary

AUDIT AND CONTROL

Edith B. Harkness
Vice President

Meredith Tigue
Vice President

Jill M. McConnell
Assistant Secretary

COLLECTIONS

Amber Simms
Assistant Secretary

CREDIT

Carrie L. Spencer
Vice President

Susan M. Cook
Assistant Vice President

Amy Frisbie
Assistant Vice President

Frank P. Spena, Jr.
Assistant Vice President

FINANCE

Jason T. Sanford
Senior Vice President
Chief Financial Officer

John J. Stempin
Vice President
Controller

Judy A. Woodruff
Assistant Vice President

HUMAN RESOURCES

Bradley V. Serva
Senior Vice President

Stacy Ward
Assistant Secretary

LENDING

Kevin J. Berkley
Executive Vice President
Senior Loan Officer

Christopher J. Giammichele
Senior Vice President

Gary O. Short
Senior Vice President

Robert W. Hazelton III

Vice President

Dawn Siglin
Vice President

Kathleen Bange
Assistant Secretary

Taryn Schwartz
Assistant Secretary

Erin Thomas-Allen
Assistant Secretary

MANAGEMENT INFORMATION SYSTEMS

Joseph L. Walker
Vice President

Phillip J. Collins
Assistant Vice President

OPERATIONS
Margaret A. Phillips
Vice President

RETAIL SERVICES

Donna J. Tangorre
Senior Vice President
Retail Banking Manager

Renee A. Wheeler
Vice President

Linda S. Confer
Assistant Vice President

Kimberly A. Elliott
Assistant Vice President

Deborah French
Assistant Vice President

John Strong
Assistant Vice President

Cory Eddy
Assistant Treasurer

Lorenda D. Gneo
Assistant Treasurer

Ellaminda Leader
Assistant Secretary



The people's bank
Celebrating 150 years

ELMIRA SAVINGS BANK Employees

Christina Allen
Shannon J. Bailey
Dwayne Balcom
Blair Beavers
Mary A. Becker
Joyelle Briggs
Amber Brimmer
Marilynne Burchard
Alyssa Carlisle
Janet S. Caswell
Jennifer Catron
Jacqueline Cecce
Brenda Cimakasky
Mandie Close
Jessica Coates
Ashley Congdon
Michele Corby
Kristie Cummings
Eric DeJesus
Falon Denison
Brianna DiMento
Tina Dittler
Pamela Donovan
Nicholas Dutcher
April Eggleston-Branston
Kelly Ewanyk
Shanna Flint
Valerie Friedrich
Patricia Frisbie
Ilene Girardi
Mario Gonzalez-Ayon

Laurel Griffith
Meggie Hall
Kristin Haner
Brooke Hockeborn
Malissa Hootman
Jennifer Hourihan
Rachel Houseknecht
Margaret Hurd
Blaine Johnson-White
William Klinko
Joshua Knoll
Keegan Knoll
Debra Sue Knowles
Brian Kunk-Czaplicki
Theresa Laney
Shaina Leister
Christina M. Losey
Trisha Luchaco
Colleen Manuel
Laurel Mareck
Julie May
Lindsey McCutcheon
Cherry Merrill
Kala Mitchell
Haley Mullins
Katie Murphy
Alexis Naylor
Kimberly O'Dell
Jessica Ober
Jennifer Orr

Sarah Parker
Eileen Payne
James Pollen
Michael Price
Hannah Qualey
Laura Reynolds
April Roberts
Deborah M. Rockwell
Amber Rogers
Sharla R. Root
Kristin Sad
Denise Sarro
Youngmi Schickel
Ashley Schultz
Samantha Senich
Brad Serva
Kadison Shaver
Mark Simon II
Christine Snyder
Jennifer Stamp
Tania-lynn Suhm
Desirea Sullivan
Ashley Tallarida
Michelle M. Tilden
Jenara Towner
Suzanne Walsh
Joseph Whitaker
Tracy Wiles
Jenna Wilson
Jennifer Wood
Stacy Woodworth



9

Board of Directors

35

Bank Officers

12

Bank Em



14

Bank Locations



Asset Composition



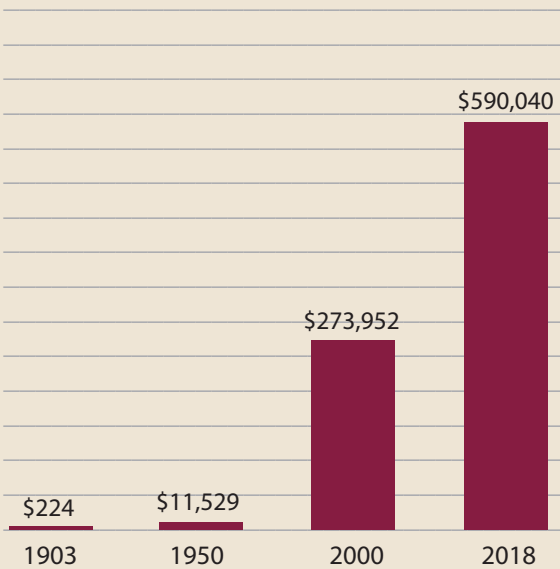
- Cash & Investments
- Commercial Mortgages
- Commercial Loans
- Residential Mortgages
- Consumer Loans
- Other Assets

14,7

Depo



Total Assets



1869-78

David Decker

1890-97

Jackson Richardson

1897-1900

Thomas S. Flood

1901-14

Jesse L. Cooley

1914-23

William H. Ferguson

1923-33

John W. Huston

1933-40

Seymour Lowman

1940-

Herbert

27
Employees

21,145
Bank Customers

376
Bank Shareholders



781
Visitors

5,621
Mortgages



The people's bank
Celebrating 150 years

1869–2019
Celebrating 150 Years
of Community Building

All data as of December 31, 2018



15

Bank Presidents

0-60
C. Wing

1960-67
Russell F. Gee Jr.

1967-70
Lee D. Blackwell

1970-80
William S. Bushnell

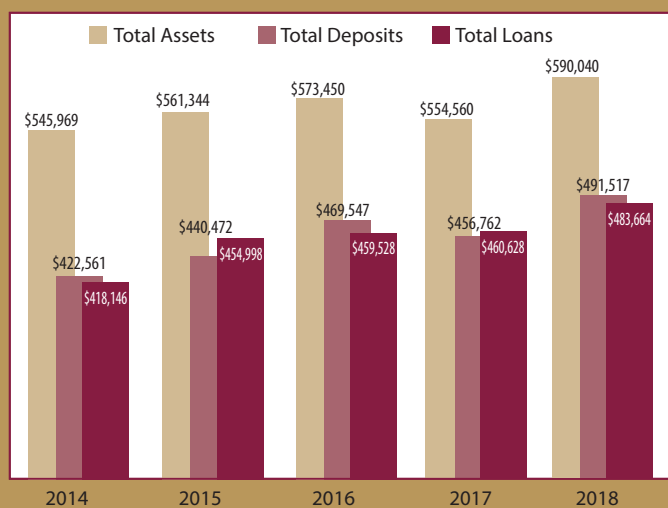
1980-95
Robert P. Carges

1995-2003
John C. Brugler

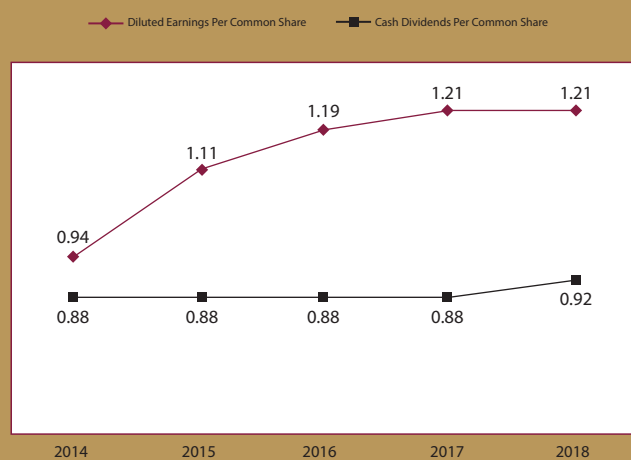
2003-13
Michael P. Hosey

2013-
Thomas M. Carr

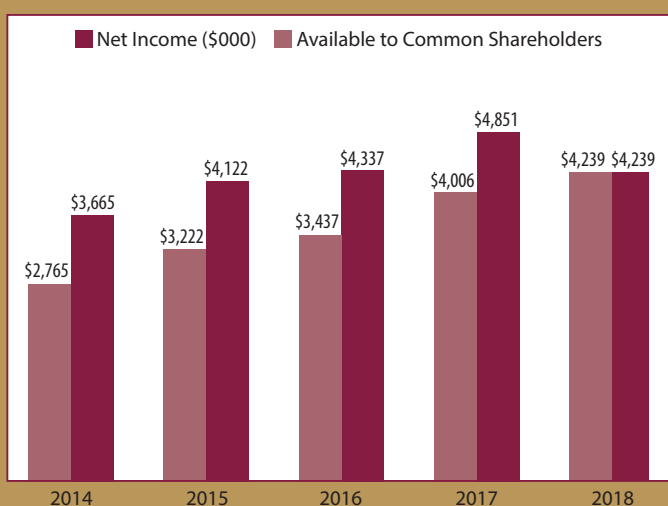
Assets, Deposits, and Loans (\$000)



Per Share Data



Net Income (\$000)



SELECTED FINANCIAL DATA

(in thousands, except share and per share amounts)

FINANCIAL STATEMENT HIGHLIGHTS	2018	2017
Assets	\$ 590,040	554,560
Loans (including loans held for sale)	483,664	460,628
Allowance for loan losses	4,372	4,442
Deposits	491,517	456,762
Shareholders' equity	57,949	56,681
Net interest income	16,570	16,548
Provision for loan losses	367	895
Non-interest income	4,518	5,437
Non-interest expense	15,489	15,884
Net income attributable to Elmira Savings Bank	4,239	4,851

PER SHARE INFORMATION

Basic earnings per share	\$ 1.22	1.22
Diluted earnings per share	1.21	1.21
Book value per share	16.52	16.26
Cash dividend per share	0.92	0.88

SELECTED RATIOS

Return on average assets	0.75%	0.86%
Return on average equity	7.36%	7.78%
Shareholders' equity to assets	9.82%	10.22%
Dividend payout ratio	75.41%	72.13%
Efficiency ratio	73.45%	72.25%

OTHER SELECTED DATA

Number of offices	14	14
Number of automated teller machines	14	14
Weighted average shares outstanding	3,479,916	3,281,706
Weighted average diluted shares outstanding	3,494,218	3,297,938

Consolidated Balance Sheets

Elmira Savings Bank and Subsidiaries

(in thousands, except for share and per share data)

	December 31, 2018	December 31, 2017
ASSETS		
Cash and due from banks	\$ 19,429	\$ 7,800
Federal funds sold and other short-term investments	94	97
Total cash and equivalents	19,523	7,897
Securities available for sale, at fair value	25,051	24,056
Securities held to maturity - fair value of \$7,638 at December 31, 2018, and \$8,186 at December 31, 2017	7,518	8,039
Federal Reserve and Federal Home Loan Bank (FHLB) stock, at cost	9,462	10,221
Loans held for sale	1,392	1,999
Loans receivable	482,272	458,629
Less: Allowance for loan losses	4,372	4,442
Net Loans	477,900	454,187
Premises and equipment, net	16,846	16,772
Bank-owned life insurance	14,444	13,982
Accrued interest receivable	1,566	1,497
Goodwill	12,320	12,320
Other assets	4,018	3,590
Total assets	\$ 590,040	\$ 554,560
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits	\$491,517	\$456,762
Borrowings	31,000	35,000
Other liabilities	9,574	6,117
Total liabilities	532,091	497,879
SHAREHOLDERS' EQUITY:		
Preferred stock, \$1 par value; \$1,000 liquidation value per issued share; 5,000,000 shares authorized; 10,000 shares issued at December 31, 2018 and at December 31, 2017	9,700	9,700
Common stock, \$1 par value; authorized 5,000,000 shares; 3,597,605 shares issued at December 31, 2018 and 3,410,622 at December 31, 2017	3,598	3,411
Additional paid-in capital	53,784	50,258
Retained earnings	3,176	5,493
Treasury stock, at cost - 93,883 common shares and 10,000 preferred shares at December 31, 2018 and December 31, 2017	(12,202)	(12,202)
Accumulated other comprehensive loss	(158)	(31)
Total Elmira Savings Bank shareholders' equity	57,898	56,629
Noncontrolling interest	51	52
Total shareholders' equity	57,949	56,681
Total liabilities and shareholders' equity	\$ 590,040	\$ 554,560

Consolidated Statements of Income

Elmira Savings Bank and Subsidiaries

(in thousands, except for per share amounts)	Years Ended December 31		
	2018	2017	2016
INTEREST AND DIVIDEND INCOME			
Interest and fees on loans	\$ 19,569	\$ 18,971	\$ 19,056
Interest and dividends on securities			
Taxable	1,037	965	1,000
Non-taxable	472	610	832
Total interest and dividend income	21,078	20,546	20,888
INTEREST EXPENSE			
Interest on deposits	3,565	2,951	3,055
Interest on borrowings	943	1,047	1,313
Total interest expense	4,508	3,998	4,368
Net interest income	16,570	16,548	16,520
Provision for loan losses	367	895	487
Net interest income after provision for loan losses	16,203	15,653	16,033
NONINTEREST INCOME			
Service fees	1,456	1,485	1,420
Gain on sale of loans held for sale	1,588	2,701	3,061
Net gain on sale of securities	-	-	180
Other service fees	813	739	728
Earnings on bank-owned life insurance	384	390	403
Other	277	122	108
Total noninterest income	4,518	5,437	5,900
NONINTEREST EXPENSE			
Salaries and benefits	8,088	8,183	7,927
Net occupancy	1,596	1,499	1,416
Equipment	1,392	1,278	1,200
Marketing and public relations	736	884	794
Professional fees	541	720	517
Other	3,136	3,320	3,748
Total noninterest expense	15,489	15,884	15,602
Income before income taxes	5,232	5,206	6,331
Income taxes	988	350	1,989
Net income	4,244	4,856	4,342
Less: Net income attributable to noncontrolling interest	5	5	5
Net income attributable to Elmira Savings Bank	\$ 4,239	\$ 4,851	\$ 4,337
Dividend on preferred stock	-	845	900
Income available to common shareholders	\$ 4,239	\$ 4,006	\$ 3,437
Basic earnings per common share	\$ 1.22	\$ 1.22	\$ 1.20
Diluted earnings per common share	\$ 1.21	\$ 1.21	\$ 1.19

Per share data has been restated to reflect a 5% stock dividend paid on June 15, 2018.

Consolidated Statements of Comprehensive Income

Elmira Savings Bank and Subsidiaries

(in thousands)	Years Ended December 31,		
	2018	2017	2016
Net income	\$ 4,239	\$ 4,851	\$ 4,337
OTHER COMPREHENSIVE LOSS			
Net unrealized holding losses on securities available for sale	(163)	(20)	(459)
Tax benefit	42	8	177
	(121)	(12)	(282)
Realized securities gains included in net income	-	-	(180)
Tax expense	-	-	70
	-	-	(110)
Other comprehensive loss, net of tax	(121)	(12)	(392)
Comprehensive income	\$ 4,118	\$ 4,839	\$ 3,945

Consolidated Statements of Shareholders' Equity

Elmira Savings Bank and Subsidiaries

(in thousands, except for share and per share amounts)	Preferred Stock	Common Stock	Additional Paid-in Capital	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Loss	Noncontrolling Interest	Total
Balance at December 31, 2017	\$ 9,700	3,411	50,258	5,493	(12,202)	(31)	52	56,681
Reclassification of certain income tax effects from accumulated other comprehensive loss	-	-	-	6	-	(6)	-	-
Net income	-	-	-	4,239	-	-	5	4,244
Other comprehensive loss	-	-	-	-	-	(121)	-	(121)
5% stock dividend (166,481 shares)	-	166	3,213	(3,379)	-	-	-	-
Stock based compensation expense	-	-	230	-	-	-	-	230
Restricted stock grants (11,707 shares)	-	12	(12)	-	-	-	-	-
Exercise of stock options, net (8,795 shares)	-	9	95	-	-	-	-	104
Preferred stock repurchased - noncontrolling interest	-	-	-	-	-	-	(1)	(1)
Cash dividend on preferred stock	-	-	-	-	-	-	(5)	(5)
Cash dividend on common stock (\$.92 per share)	-	-	-	(3,183)	-	-	-	(3,183)
Balance at December 31, 2018	\$9,700	3,598	53,784	3,176	(12,202)	(158)	51	57,949

Per share data has been restated to reflect the 5% stock dividend paid on June 15, 2018.

To the Board of Directors and Shareholders of Elmira Savings Bank

We have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the consolidated balance sheets of Elmira Savings Bank and subsidiaries as of December 31, 2018 and 2017, and the related statements of income, comprehensive income, shareholders' equity, and cash flows (not presented herein) for each of the three years in the period ended December 31, 2018, and in our report dated March 18, 2019, we expressed an unqualified opinion on those financial statements. In our opinion, the information set forth in the accompanying condensed financial statements is fairly stated, in all material respects, in relation to the consolidated financial statements from which it has been derived.

S.R. Smodgrass, P.C.

Cranberry Township, Pennsylvania

March 18, 2019

MARKET PRICE INFORMATION

The Bank's common stock was first offered in March 1985, and is now listed on the NASDAQ exchange under the symbol ESBK. This table summarizes the high and low market price for the Bank's stock during 2018 and 2017.

Quarters	2018		2017	
	High	Low	High	Low
First	19.95	19.19	20.71	19.31
Second	20.60	19.29	20.71	18.71
Third	21.00	20.10	20.10	18.86
Fourth	20.47	15.77	19.90	18.00

ANNUAL SHAREHOLDERS' MEETING

The Annual Shareholders' Meeting will be held at 10:00 a.m. on April 23, 2019 at the Clemens Center, 207 Clemens Center Parkway, Elmira, NY 14901

SHAREHOLDER INQUIRIES

The Bank's transfer agent is:
Computershare, Inc.
Computershare Investor Services
PO Box 30170, College Station, TX 77842
(800) 368-5948

The Bank's Annual Report on Form 10-K will be furnished without charge upon written request to:

Thomas M. Carr
President & Chief Executive Officer
Elmira Savings Bank
333 E. Water Street, Elmira, NY 14901

ELMIRA SAVINGS BANK

Locations

MAIN OFFICE

333 East Water Street
Elmira, NY 14902-9967
607-734-3374

HORSEHEADS

2149 Grand Central Avenue
Horseheads, NY 14845
607-734-3374

SOUTHPORT

1136 Pennsylvania Avenue
Elmira, NY 14904
607-734-3374

WEST ELMIRA

930 West Church Street
Elmira, NY 14905
607-734-3374

BIG FLATS

971 County Route 64
Elmira, NY 14903
607-734-3374

ELMIRA HEIGHTS

2075 Lake Road
Elmira, NY 14903
607-734-3374

CORNING

19 East Market Street, Suite 101
Corning, NY 14830
607-962-0812

ERWIN

404 South Hamilton Street
Painted Post, NY 14870
607-936-1806

STATE STREET

602 West State Street
Ithaca, NY 14850
607-272-1111

SOUTH MEADOW

702 South Meadow Street
Ithaca, NY 14850
607-272-2211

TRIPHAMMER

2300 North Triphammer Road
Suite 5
Ithaca, NY 14850
607-257-8808

MORAVIA

142 Main Street
Moravia, NY 13118
315-497-1300

VESTAL LOAN CENTER*

3439 Vestal Parkway East
Vestal, NY 13850
607-729-0386

WATKINS GLEN

712 North Franklin Street
Watkins Glen, NY 14891
607-535-4108

ARNOT MALL ATM

Entrance 4 - Center Court
Horseheads, NY 14845
607-734-3374



The people's bank
Celebrating 150 years

*ATM available at all locations except for the Vestal Loan Center.



The people's bank
Celebrating 150 years

www.elmirasavingsbank.com

Member FDIC | Equal Housing Lender

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Photography: Foto Forum

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