

*Proud of our past, planning for our future.*

**Welcome to Albany**  
**Capital of New York State**  
**AN ALL - AMERICA CITY**

*Welcome to*  
**ITHACA AND**  
**TOMPKINS COUNTY**



**WELCOME TO**  
**GREATER**  
**BINGHAMTON**  
*Home to Innovation*

**Pennsylvania**  
**Welcomes You**

## FINANCIAL HIGHLIGHTS

(in thousands, except per share data)

<b>OPERATING RESULTS - Year Ended December 31</b>	2010	2009	% of Change
Net Interest Income	\$ 34,530	\$ 33,155	4.15%
Provision for loan losses	1,125	2,450	-54.08%
Non-interest income:			
Securities gains, net	451	785	-42.55%
Trust Preferred impairment writedown	-393	-2,242	-82.47%
Trust & Investment Services Income	10,497	8,089	29.77%
Other operating income	9,090	9,078	0.13%
Other operating expense	37,843	39,321	-3.76%
Net income	10,102	5,233	93.04%

### At Year End:

Assets	\$ 958,327	\$ 975,552	-1.77%
Loans, net of deferred fees and costs, and unearned income	613,684	595,853	2.99%
Allowance for loan losses	9,498	9,967	-4.71%
Deposits	786,359	801,063	-1.84%
Shareholders' equity	97,409	90,086	8.13%
Employees (full time equivalent)	317	327	-3.06%

### Share and Per Share Data:

Net income	2.80	1.45	93.10%
Book value, at year end	26.92	24.97	7.81%
Tangible book value, at year end	22.90	20.74	10.41%
Dividends declared	1.00	1.00	0.00%
Shares outstanding (average)	3,607	3,603	0.11%

### Ratios:

Allowance to total loans	1.55%	1.67%
Return on average assets	1.02%	0.56%
Return on average Tier I Equity	12.83%	6.97%

### Trust Assets Under Administration (Market Value)

as Fiduciary	\$1,183,934	\$1,163,880	1.72%
as Custodian	441,451	468,317	-5.74%
	<u>\$1,625,385</u>	<u>\$1,632,197</u>	-0.42%

### Market Prices of Chemung Financial Corporation Stock During Past Three Years (dollars)

	2010	2009	2008
1st Quarter	19.65 – 21.40	15.00 – 22.00	24.35 – 28.25
2nd Quarter	19.90 – 21.55	17.25 – 23.00	25.50 – 28.25
3rd Quarter	20.15 – 22.00	18.75 – 21.25	22.15 – 26.30
4th Quarter	20.50 – 24.00	19.55 – 23.00	19.55 – 25.10

### Dividends Paid Per Common Share by Chemung Financial Corporation During Past Three Years

	2010	2009	2008
January 4	0.25	0.25	0.25
April 1	0.25	0.25	0.25
July 1	0.25	0.25	0.25
October 1	0.25	0.25	0.25
	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>

As of December 31, 2010 there were 547 registered holders of record of the Corporation's stock. Chemung Financial Corporation common stock is inactive traded in the over-the-counter market.

The quarterly market price ranges for the Corporation's stock for the past three (3) years are based upon actual transactions as reported by brokerage firms which maintain a market or conduct trades in the Corporation's stock and other transactions known by the Corporation's management.

## MISSION

The mission of Chemung Financial Corporation is to remain a strong and independent financial services organization creating value for shareholders, customers, employees and the communities where the company does business, while maintaining the highest standards of business ethics. Chemung Financial is a community-oriented, client-focused organization.

## VISION

The vision of Chemung Financial Corporation is to be a high-performing community bank remaining true to our mission, and to become the company of choice for customers, employees, investors and financial services companies seeking a partner.



April 4, 2011

## TO OUR SHAREHOLDERS

We are pleased to report that 2010 was a very successful year for your company on many fronts. Our net income of \$10.1 million set a record — the best financial results in the 177 year history of Chemung Canal Trust Company. We continued to grow both organically and through acquisitions and year-end assets were nearly \$1 billion. During the year, \$3.5 million in dividends were declared continuing over 100 years of uninterrupted dividend payments. Based on our December 31st closing stock price of \$22.50, our shareholders enjoyed a 4.4% dividend yield, an attractive return in today's interest rate environment. Our local economy began to recover from the Great Recession and our credit quality remains strong. In October, we announced that we entered into an agreement to acquire Capital Bank in Albany, NY, a strategic move that gives us a presence in one of the most attractive and dynamic markets in New York State.

In July, the Dodd-Frank Wall Street Reform and Consumer Protection Act, the most sweeping financial reform we have seen in our lifetime, was signed into law. Community banking will not be the same as a result of this legislation. Our expansion into Albany will propel our future growth and help us deal with the pernicious effects of the Dodd-Frank Act. While many small community banks see Dodd-Frank as the “last straw” and will look for a merger partner, we have positioned ourselves to remain a viable, successful and independent community banking organization.

### Financial Results

Net income for the year was \$10.1 million, an increase of \$4.9 million or 93% over 2009, and earnings per share of \$2.80 were 93% higher than last year. This significant

increase was driven primarily by four factors: (i) a \$1.5 million decrease in operating expenses as last year we incurred \$1.4 million in one-time acquisition costs related to the Canton Bancorp merger as well as a \$439 thousand FDIC special assessment; (ii) we recognized nearly \$1.9 million of additional trust fee income as a result of an earlier than anticipated settlement of an unusually large estate; (iii) our loan loss provisioning expense was \$1.325 million lower in light of improved credit quality; and (iv) we realized our earnings accretion projections related to the Bank of Canton acquisition.

Our return on average assets for 2010 was 1.02% and our return on average equity was 10.64%, up from 2009 levels of .56% and 6.13%, respectively. Total loans increased almost \$18 million or 3.0% since year-end 2009 and total deposits decreased nearly \$15 million or 1.8%. With excess liquidity and soft loan demand, a strategic decision was made to allow some higher-priced CDs to run-off. As expected, our net interest margin declined as it became more difficult to lower deposit costs enough to offset the lower re-pricing of assets. Contributing to margin compression was a lack of higher-yielding investment opportunities in which to channel our excess deposits as we chose not to accept the interest rate risk associated with investing in longer-term securities. Credit quality remains strong as the level of both classified and nonperforming loans declined from year-earlier levels. Excluding a USDA guarantee on one of our nonperforming loans, the ratio of total nonperforming loans to total loans is 1.1%, a level attesting to our strong and stable credit quality and a level better than most of our peers.

Capital at year-end totaled \$97.4 million, an increase of \$7.3 million since year-end 2009, and all capital ratios remain well in excess of those required to be considered well-capitalized.

### Growth and Acquisitions

We are excited about our pending merger with Fort Orange Financial Corp., the holding company of Capital Bank & Trust Company based in Albany, New York. Under the terms of this agreement, Chemung Financial Corporation will purchase all of the outstanding shares of Fort Orange Financial Corp. in a stock and cash transaction valued at \$29.3 million, with Capital Bank & Trust Company being merged into Chemung Canal Trust Company. Chemung Financial will pay either \$7.50 in cash or 0.3571 shares of Chemung Financial common stock for each share of Fort Orange Financial Corp.; however, the exchange ratio is subject to downward adjustment if the common stock price of Chemung Financial rises to more than \$25.20 per share. The merger consideration is also subject to possible

downward adjustment based upon certain asset quality indicators of Fort Orange Financial Corp. The aggregate deal consideration shall be paid in 75% Chemung Financial common stock and 25% cash. We expect this transaction to be immediately accretive to earnings, excluding one-time transaction costs, and consummation of the transaction is subject to approval by bank regulatory agencies and shareholders of both companies. The transaction is expected to be completed in April of 2011. Following the merger, two Fort Orange directors will join our board of directors and a local advisory board comprised of former Fort Orange Financial Corp. and Capital Bank directors will be formed. We look forward to welcoming our new shareholders, directors, employees and clients to the Chemung Canal family.

Founded in 1995, Capital Bank has approximately \$260 million in assets, including a loan portfolio approximating \$186 million and deposits of nearly \$201 million, and operates from five offices in the Capital District. While Capital Bank will be merged into Chemung Canal Trust Company, the branches will retain their identity as we recognize that the Capital Bank name is a strong, recognizable brand within the Albany market. This acquisition expands our presence into one of the most attractive and vibrant markets in New York State. Home to our state government and over 100,000 government employees, 21 colleges and universities, leading-edge technology companies, and with nearly a million people and thousands of businesses in the tri-cities area of Albany, Schenectady and Troy, this is fertile ground for Chemung Canal. We are confident our brand of community banking will be well received in the Capital Region, a market that has seen dramatic turmoil and consolidation in the banking sector over the past 25 years.

We will continue to grow our company organically, through de novo branch expansion and by acquiring branches, banks and businesses that complement existing strengths and market niches. While we have been active in the acquisition arena, rest assured we remain focused on growing our company in our traditional markets through better execution and the delivery of outstanding client service.

### **Our Trust and Investment Management Business**

As a continuous improvement process, we periodically put our different lines of business under a more intense microscope. This past year our attention turned to our trust and investment management business. Long a hallmark of Chemung Canal Trust Company, the financial contribution of this line of business has declined over the years due to a flat stock market (our revenues are directly tied to the market value of assets under management) and rising costs. With \$1.6 billion in assets under management or

administration, we operate one of the largest and most sophisticated trust businesses in upstate New York and considerable resources are devoted to this function. To bolster the contribution of this business, we are implementing several initiatives and we are already seeing improvement. Our entry into the Albany market will also create new opportunities for us. Lastly, to better communicate our primary mission of helping our clients create, protect and transfer wealth, this business was recently renamed the “Wealth Management Group.”

### **Client Satisfaction**

Several years ago, we created and implemented CanalCare. CanalCare embodies our service promise to both our external and internal clients. The implementation of this initiative stemmed from the strong belief that our only sustainable competitive advantage is the quality of our people and the service they provide. All employees are trained in our service quality standards. Service quality metrics are established and tracked. Job descriptions reflect these standards. Employees are evaluated based on the quality of service they provide. At the time, some thought this was a “flavor of the week” initiative and would be quickly forgotten. We could not blame them; it is common in many organizations to roll out one initiative after another with the typical rhetoric of ushering in major change. Through steadfast commitment and dedication to this core belief, there is no doubt today that CanalCare lives and breathes at Chemung Canal — it has become a part of the DNA and fabric of our company. In a recent client satisfaction survey, 97% of respondents rated their overall level of satisfaction with Chemung Canal as “very satisfied” or “satisfied”, our best scores ever and placing us in the top quartile of the 26 institutions that participated in the survey. Good marks but not great. We are working on getting to great. And by the way, we are thinking of calling it “CapitalCare” in Albany.

### **Other Accomplishments**

Throughout the year, we continued to refine and strengthen our risk management practices, an important discipline in today’s banking climate. We continued to turn over every rock in search of expense reduction and revenue enhancement opportunities (some rocks yielded better results than others). We also continued to invest in the professional growth and development of our people as we are committed to providing our staff the knowledge, skills and tools they need to be successful in their jobs. Our corporate citizenship efforts continued unabated as we supported hundreds of local philanthropic and civic organizations and our employees volunteered thousands of hours in service to the organizations. As it relates to our product lineup, we developed and launched a mobile banking service.

## Regulatory Environment

The Dodd-Frank Act will have a profound impact on community banks and some are folding their tent as a result. The Act is largely a skeleton of reforms that requires regulatory agencies to write some 240 new rules and conduct nearly 70 studies. Last year, as Congress was deliberating financial reform, we wrote in these pages, “Our legislators and government officials are now bent on controlling and regulating our every action from product offerings to incentive compensation programs to overdraft and interchange fees.” The final legislative product confirmed all of our suspicions. For many smaller banks, Dodd-Frank is the “last straw” because they have insufficient scale to absorb increased compliance costs. But our chief concern is not the increase in “hard” costs — it is the time our management team must devote to this activity, distracting us from our main mission of profitably growing our business. In addition to the heavy compliance and regulatory burden, the Act will require higher capital levels, reduce interchange revenue and institute new executive compensation regulations and standards. All of this translates into reduced profitability and lower industry valuations. It is no consolation to know that we played no role in the crisis; Chemung Canal never made a subprime mortgage or engaged in abusive practices.

## Our Board of Directors

At our annual meeting in May, two long-time directors will retire from our board: Charles Streeter who has served for 33 years and Robert Agan who has served for 24 years. They have served with distinction and provided keen insight and direction on many important matters to our company. We are grateful for their many years of service and we will miss them in the boardroom.

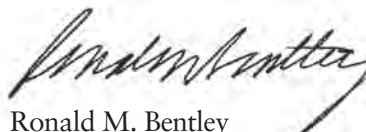
## Management Changes

Some long-serving senior managers are also retiring. James Corey, Executive Vice President, will retire in March after 23 years of service; Norm Ward, Senior Vice President, retires in June after 40 years of service; and, Ronald Allison, Vice President, retired at year-end also after 40 years of service. Their longevity with our organization says a lot about them and Chemung Canal Trust Company — all very talented and dedicated professionals who enjoyed their careers and wished to spend many years with our company. In their own way, they each helped to shape the organization we are today and we are appreciative of their many years of service and valuable contributions to our success. Our succession planning process anticipated their retirements and a cadre of qualified people are ready to assume their duties.

The past few years have been extraordinarily challenging for our industry. We have navigated our way through a severe economic downturn and the near collapse of our

financial system. We witnessed hundreds of bank failures and have been subjected to intense regulatory scrutiny. We had to deal with an onslaught of regulatory change and sources of fee income came under assault due to new regulations. We are proud to report that we have emerged from this period a stronger, healthier and more competitive company.

Upon completion of the Capital Bank merger, we will have nearly doubled the size of our bank over the past five years, and we did this adding little to corporate overhead. Building our balance sheet while containing infrastructure costs is the single best way to become a more profitable and efficient organization. All of this did not happen by chance. It happened because our board of directors crafted a long-range strategic plan. It happened because an energetic and talented management team and staff executed the plan. It happened because shareholders invested in our company giving us the capital resources to support this growth. In light of the changes occurring in the banking industry, it appears this was the right plan at the right time. Indeed, had we not embarked on this course our future would look very different. This is a good story and we are proud to tell it. But much work lies ahead and with your continued support we will continue to build a successful community banking franchise creating value for our shareholders, clients, employees and the communities where we do business.



Ronald M. Bentley  
President and Chief Executive Officer



David J. Dalrymple  
Chairman of the Board



Sitting (l to r) R. Swan, R. Dalrymple, R. Bentley, D. Dalrymple, T. Meier, W. Eggers  
 Standing (l to r) C. Streeter, Jr., R. Agan, R. Meyer, J. Updegraff, C. Drinkwater, S. Lounsberry III, R. Storch and J. Potter

## BOARD OF DIRECTORS

**Robert E. Agan**  
 Chairman Emeritus  
 Hardinge, Inc.

**Ronald M. Bentley**  
 President and Chief Executive Officer  
 Chemung Financial Corporation,  
 Chemung Canal Trust Company and  
 CFS Group, Inc.

**David J. Dalrymple**  
 Chairman of the Board  
 Chemung Financial Corporation,  
 Chemung Canal Trust Company and  
 President  
 Dalrymple Holding Corporation

**Robert H. Dalrymple**  
 Vice President and Secretary  
 Dalrymple Holding Corporation

**Clover M. Drinkwater**  
 Partner  
 Sayles & Evans

**William D. Eggers**  
 Senior Counsel  
 Nixon Peabody LLP

**Stephen M. Lounsberry, III**  
 President  
 Applied Technology  
 Manufacturing

**Thomas K. Meier**  
 President  
 Elmira College

**Ralph H. Meyer**  
 Retired President and Chief  
 Executive Officer  
 Guthrie Healthcare System

**John F. Potter**  
 President  
 Seneca Beverage Corp.

**Robert L. Storch**  
 Retired Owner  
 Storchmont Dairy Farms

**Charles M. Streeter, Jr.**  
 Retired President  
 Streeter Associates, Inc.

**Richard W. Swan**  
 Chairman of the Board  
 Swan and Sons-Morss Co. Inc.

**Jan P. Updegraff**  
 Retired President and  
 Chief Executive Officer  
 Chemung Financial Corporation  
 and Chemung Canal Trust  
 Company

## OTHER INFORMATION

### Dividend Investment and Stock Purchase Plan

Registered shareholders of Chemung Financial Corporation, through The Dividend Investment and Stock Purchase Plan, may invest their dividends or make quarterly cash payments to purchase additional stock of the Corporation. Shareholders not enrolled in the plan may receive a descriptive brochure and authorization card for the plan upon written request to the Corporation's secretary at the following address:

Chemung Financial Corporation  
 Attn: Corporate Secretary  
 P.O. Box 1522  
 Elmira, New York 14902-1522  
[www.chemungcanal.com](http://www.chemungcanal.com)

### Form 10-K Annual Report

A copy of the Corporation's Form 10-K Annual Report is available without charge to shareholders after March 31, 2011 upon written request to the Corporation's secretary. A copy is also available on our Transfer Agent, American Stock Transfer & Trust Company's website at [www.amstock.com/proxyservices/viewmaterials.asp](http://www.amstock.com/proxyservices/viewmaterials.asp).

### Annual Meeting

The Annual Meeting of Shareholders will be held on Wednesday, May 11, 2011 at 2:00 p.m. at the downtown Holiday Inn, Elmira — Riverview.

## CHEMUNG CANAL TRUST COMPANY & CFS GROUP, INC. OFFICERS

### EXECUTIVE MANAGEMENT TEAM

**Ronald M. Bentley**  
President & Chief  
Executive Officer

**John R. Battersby Jr.**  
Executive Vice President,  
Chief Financial Officer  
& Treasurer

**Richard G. Carr (1)**  
Executive Vice President  
Business Client Services

**James E. Corey III**  
Executive Vice President,  
Chief Risk Officer &  
CanalCare Executive

**Louis C. DiFabio (1)**  
Executive Vice President  
Retail Client Services

**Melinda A. Sartori**  
Executive Vice President  
Wealth Management Group

**Jane H. Adamy**  
Senior Vice President,  
Corporate Secretary &  
Wealth Management  
Compliance Officer

**Michael J. Crimmins**  
Senior Vice President  
Support Services

**Linda M. Struble**  
Senior Vice President  
Human Resources

**Norman R. Ward**  
Senior Vice President &  
Auditor

**Michael J. Wayne**  
Senior Vice President &  
Director of Marketing

### SENIOR VICE PRESIDENTS

**Bradley S. Eaton**  
Regional Wealth Management  
Executive

**Thomas J. Whitaker**  
Finance

**Thomas W. Wirth, CFA**  
Investment Services

### VICE PRESIDENTS

**Deborah A. Adams**  
Compliance & CRA

**Yvonne L. Albee**  
Wealth Management Group  
Operations

**Judy L. Barton**  
Bank Operations

**Nancy J. Battersby**  
Trust & Estate Administration

**Douglas F. Bissonette**  
Trust & Estate Administration

**Michael D. Blatt, CFA**  
Investment Services

**Catherine B. Crandall**  
Trust & Estate Administration

**Larry G. Denniston**  
Regional Investment Officer

**Daniel R. Donovan**  
Consumer Lending

**Lucimar Foo-Siam Escudero**  
Loan Review & Commercial  
Credit

**Alex A. Gilliam**  
Business Development

**William M. Hodel**  
Commercial Lending

**Marianne T. Kalec**  
Real Estate Lending

**Pamela A. Kelley**  
Regional Trust Officer

**Celeste D. Knickerbocker**  
Finance

**John E. Kravec**  
BSA/AML Officer

**Michael S. Lares**  
Investment Services

**Ronald W. Lesch**  
Regional Commercial  
Loan Executive

**Christopher B. Loughridge**  
Investment Services

**Audrey Manchester**  
Branch Administration

**Brendan P. McCormick**  
Audit

**D. Tavis McKeon**  
Branch Administration

**J. Edmond Morton IV**  
Private Banking

**Robert M. Pichette**  
Commercial Lending Manager

**Ronald W. Poole**  
Commercial Lending

**Chester L. Reed**  
Commercial Lending

**James D. Ripley**  
Logistical Support

**Robert A. Roemmelt Jr.**  
Arnot Road Branch Manager

**Larry W. Rudawsky**  
Retirement Services Group

**John J. Sentigar**  
Information Technology

**Jacqueline L. Stevens**  
Branch Administration

**Kenneth L. Wilson**  
Business Development  
Executive

### ASSISTANT VICE PRESIDENTS

**Kimberly A. Bailey**  
Canton Branch Manager

**Michael J. Battersby**  
Horseheads Branch Manager

**John H. Brand, CFA**  
Investment Services

**Pamela D. Burns**  
Human Resources

**David Carlson**  
Troy Branch Manager

**Richard W. Carroll**  
Watkins Glen Branch Manager

**Donna M. Coles**  
Elmira Heights Branch  
Manager

**Alison J. Conklin-DeVita**  
Waverly Branch Manager

**Deborah A. Cram**  
Southport Branch Manager

**Gary K. Earley**  
Trust & Estate Administration

**Constance L. English**  
Corning Branch Manager

**Sandra L. Grooms**  
The Station (Ithaca)  
Branch Manager

**Craig B. Heffner**  
Commercial Lending

**Scott T. Heffner**  
Marketing

**Megan B. Horton**  
Owego Branch Manager

**Mary L. Keefe**  
Business Services

**Matthew T. Keefe**  
Information Technology

**Sandra J. Martinichio**  
Wealth Management  
Tax Services

**Eileen M. McCarthy**  
Wealth Management Group  
Administrative Services

**Tina M. McGurgan**  
Information Technology

**Denise G. Mughetti**  
Binghamton Branch Manager

**Mary Anne Narosky**  
Business Client Services

**Debra A. Newcomer**  
Main Office Branch Manager

**Joan M. Smith**  
Finance

**Debra L. Stanton, CFSA**  
Information Security

**Theresa A. Wagner**  
Deposit Operations

**David A. Wakeman**  
Resource Recovery

**Sheila A. Washburn**  
Bank Operations

**Joan M. Wittig-Smith, CFSA,  
CFAP**  
Audit

### ASSISTANT TREASURERS

**Cheryl A. DeBlock**  
Vestal Branch Manager

**Karen A. Dimmick**  
Westside (Elmira) Branch Manager

**Jennifer L. White**  
Bath Branch Manager

**Tina M. Sabina**  
Real Estate Lending

**Sheryl J. Scott**  
Big Flats Branch Manager

**Jennifer Sczepanski**  
Community Corners (Ithaca)  
Branch Manager

**Andrea L. Seymour**  
Logistical Support

**Todd N. Trencansky**  
Tioga (Owego) Branch Manager

**Charolette R. Truxal**  
Oakdale Mall Branch Manager

**Linda L. Wead**  
Montour Falls Branch Manager

**Jean A. Wise-Wicks**  
Painted Post Branch Manager

### CFS GROUP, INC.

**Joseph M. Cascio, Sr.**  
Vice President & Group Manager

(1) Promoted 1/19/2011

## OFFICE LOCATIONS

### MAIN OFFICE

One Chemung Canal Plaza, Elmira, NY 14902-1522 (800) 836-3711 (607) 737-3711

### BRADFORD COUNTY

**Canton:** 5 West Main St., Canton, PA 17724 (570) 673-5127

**Towanda:** 304 Main St., Towanda, PA 18848 (570) 265-7169

**Troy:** 410 Canton St., Troy, PA 16947 (570) 297-0657

### BROOME COUNTY

**Binghamton:** 127 Court St., Binghamton, NY 13901 (607) 771-6369

**Johnson City:** Oakdale Mall, 601-635 Harry L. Dr., Johnson City, NY 13790 (607) 729-6347

**Vestal:** 100 Rano Blvd., Vestal, NY 13850 (607) 797-1721

### CHEMUNG COUNTY

**Big Flats:** 437 Maple St., Big Flats, NY 14814 (607) 562-8474

**Elmira:** One Chemung Canal Plaza, Elmira, NY 14901 (800) 836-3711 (607) 737-3711

**Elmira:** 628 W. Church St., Elmira, NY 14905 (607) 734-7204

**Elmira Heights:** 100 W. McCanns Blvd., Elmira Heights, NY 14903 (607) 734-1323

**Horseheads:** 29 Arnot Rd., Horseheads, NY 14845 (607) 739-0373

**Horseheads:** 602 S. Main St., Horseheads, NY 14845 (607) 739-8735

**Southport:** 951 Pennsylvania Ave., Elmira, NY 14904 (607) 734-2111

### SCHUYLER COUNTY

**Montour Falls:** 303 W. Main St., Montour Falls, NY 14865 (607) 535-7103

**Watkins Glen:** 318 N. Franklin St., Watkins Glen, NY 14891 (607) 535-7186

### STEUBEN COUNTY

**Bath:** 410 W. Morris St., Bath, NY 14810 (607) 776-3361

**Corning:** 149 W. Market St., Corning, NY 14830 (607) 962-4668

**Painted Post:** 243 N. Hamilton St., Painted Post, NY 14870 (607) 962-6811

### TIOGA COUNTY

**Owego:** 203 Main St., Owego, NY 13827 (607) 687-0670

**Owego:** 1054 State Route 17C, Owego, NY 13827 (607) 687-5757

**Waverly:** 405 Chemung St., Waverly, NY 14892 (607) 565-8168

### TOMPKINS COUNTY

**Ithaca:** Community Corners, 909 Hanshaw Rd, Ithaca, NY 14850 (607) 257-2194

**Ithaca:** The Station, 806 W. Buffalo St., Ithaca, NY 14850 (607) 277-2609



*Building relationships since 1833*

All locations, except Trust & Investment offices, offer 24-hour ATM services. For office hours and a list of all Chemung Canal Trust Company ATMs, please visit our website at [chemungcanal.com](http://chemungcanal.com).

**GENERAL INFORMATION** 607-737-3711 800-836-3711 [chemungcanal.com](http://chemungcanal.com) Member FDIC Equal Housing Lender 