PIONEER BANK HAS OFFICES AT THE FOLLOWING LOCATIONS:

Troy Office Rensselaer County

21 Second Street Census Tract #0407.01 (Low Income)

Troy, NY 12180 NO ATM Facility

Watervliet Office Albany County

2000 Second Avenue Census Tract #0132.00 (Low Income)

Watervliet, NY 12189

ITM/ATM Facility accepts deposits

Latham Office Albany County

531 Troy Schenectady Road Census Tract #0135.11 (Upper Income)

Latham, NY 12110

ITM/ATM Facility accepts deposits

Rotterdam Office Schenectady County

1828 Altamont Avenue Census Tract #0329.02 (Middle Income)

Schenectady, NY 12303

ATM Facility accepts deposits

Clifton Park East Saratoga County

843 Route 146 Census Tract #0625.08 (Middle Income)

Clifton Park, NY 12065

ATM Facility accepts deposits

Clifton Park Office West Saratoga County

1208 Route 146 Census Tract #0626.02 (Upper Income)

Clifton Park, NY 12065

ATM Facility accepts deposits

Malta Office Saratoga County

10 Kendall Way Census Tract #0619.05 (Middle Income)

Malta, NY 12020

ITM/ATM Facility accepts deposits

Wynantskill Office Rensselaer County

78 Main Avenue Census Tract #0523.05 (Moderate Income)

Wynantskill, NY 12198

ITM/ATM Facility accepts deposits

Brunswick Office Rensselaer County

712 Hoosick Road Census Tract #0520.04 (Upper Income)

Troy, NY 12180

ATM Facility accepts deposits

Glenmont Office 329 Glenmont Road Glenmont, NY 12077 ITM/ATM Facility accepts deposits

Albany County Census Tract #0142.01 (Upper Income)

Waterford Office 142 Saratoga Avenue Waterford, NY 12188 ITM/ATM Facility accepts deposits

Saratoga County Census Tract #0627.00 (Middle Income)

Colonie Office 1770 Central Ave. Albany, NY 12205 ITM/ATM Facility accepts deposits Albany County
Census Tract #0139.01 (Middle Income)

Greenbush Commons Office 602 North Greenbush Rd. Rensselaer, NY 12144 ITM/ATM Facility accepts deposits Rensselaer County Census Tract #0524.06 (Middle Income)

Albany Office 90 State Street Albany, NY 12207 ATM Facility accepts deposits

Albany County
Census Tract #0011.00 (Low Income*)

Guilderland Office 1883 Western Avenue Albany, NY 12203 ITM/ATM Facility accepts deposits Albany County Census Tract #0146.08 (Middle Income)

Delmar Office 184 Delaware Avenue Delmar, NY 12054 ATM Facility accepts deposits Albany County Census Tract #0142.01 (Upper Income)

Schenectady Office 426 State Street Schenectady, NY 12305 ITM/ATM Facility accepts deposits Schenectady County
Census Tract #0210.01 (Low Income*)

Wolf Road Office (Main – HQ) 652 Albany-Shaker Road Albany, NY 12211 ITM/ATM Facility accepts deposits Albany County
Census Tract #0137.08 (Middle Income)

Cairo Office Greene County

440 Main Street Census Tract #0805.02 (Middle Income)

Cairo, NY 12413

ATM Facility accepts deposits

Greenville Office Greene County

11565 NY-32 Census Tract #0802.01 (Middle Income)

Greenville, NY 12083

ATM Facility accepts deposits

Queensbury Office Warren County

739 Upper Glen St. Census Tract #0707.01 (Middle Income)

Queensbury, NY 12804

ITM/ATM Facility accepts deposits

Cohoes Office Albany County

100 Mohawk Ave. Census Tract #0128.00 (Low Income)

Cohoes, NY 12047

ATM Facility accepts deposits

Remote ATM Location

Hedley Park Place Rensselaer County

433 River Street Census Tract #0407.01 (Low Income)

Troy, NY 12180

ATM Facility does not accept deposits

Courtyard Marriott Albany County

227 Wolf Rd Census Tract #0137.08 (Middle Income)

Albany, NY 12205

ATM Facility does not accept deposits

A link to the Bank's website listing all branch locations and hours of operation is included <u>here</u> and is accessible at https://www.pioneerny.com/locations/.

^{*}Based on 2010 Census data. 2022 census data was incomplete to determine income classification for these census tracts.