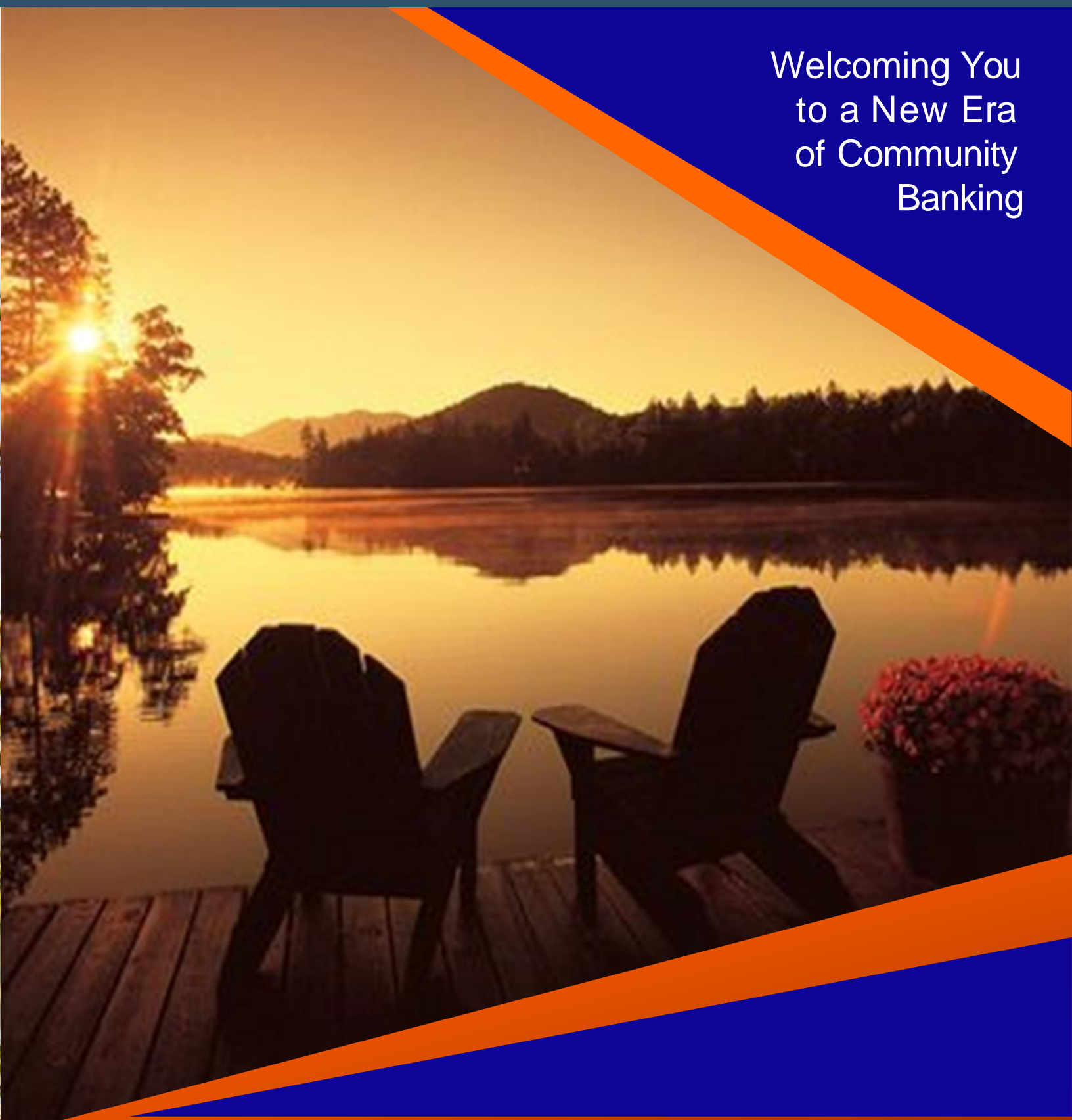




Gouverneur Savings & Loan Association

Welcoming You
to a New Era
of Community
Banking



Dear Valued Customer,

On January 6, 2022, Gouverneur Savings & Loan Association signed a definitive merger agreement with Citizens Bank of Cape Vincent. Since that time, both institutions have been diligently working on making the combination of the two businesses as seamless as possible for you. Citizens Bank of Cape Vincent shareholders recently approved the merger transaction and while we are still moving through the regulatory approval process, we expect final approvals soon.

The next few months will be a time of transition for all of us. We are committed to continuing the same tradition of reliability, integrity and the hometown banking feel Citizens Bank of Cape Vincent customers have enjoyed for the last 103 years. While you will continue to be served by the same familiar faces you have come to know and trust, we believe the added benefits of Gouverneur Savings & Loan will help enhance your overall banking relationship.

The next step in the process is converting operating systems between Citizens Bank of Cape Vincent and Gouverneur Savings & Loan which is scheduled for the weekend of September 17, 2022. As expected, you may encounter some changes at this time. This comprehensive welcome packet is designed to help you understand those changes by providing you with information about the products and services Gouverneur Savings & Loan has to offer—many of which will be new to Citizens Bank of Cape Vincent customers. It also includes information about your Gouverneur Savings & Loan account, account disclosures, office locations, hours of operation and answers to frequently asked questions.

If you find you still have questions, please do not hesitate to contact us.

Thank you for your support during this process. We appreciate your business and look forward to continuing the great service provided to you over the years by both Gouverneur Savings & Loan and Citizens Bank of Cape Vincent. We are proud to be your bank and look forward to serving your financial needs!

Sincerely,

Faye C. Waterman

President & CEO, Gouverneur Savings & Loan



What's Changing

Bank Name: The name will change to Gouverneur Savings & Loan (GS&L).

Account Number & Routing Number: The bank routing number will change to Gouverneur Savings & Loan's routing number (see page 4).

Debit Cards: You will receive new Gouverneur Savings & Loan debit cards (see page 6).

Checks: Although your routing number will be changing, you may continue to use your existing checks until you order new checks (see page 4).

Website: The GS&L website is www.gouverneurbank.com.

Online Banking & Bill Pay: GS&L information on online banking and bill pay(see page 7).

Operating Hours: There will be changes to branch hours of operation (see page 14).

What's Not Changing

FDIC Insurance: Gouverneur Savings & Loan is FDIC insured.

Branch Locations: The three (3) Citizens Bank of Cape Vincent Branches will remain open and join Gouverneur Savings & Loan's Main Office and Alexandria Bay Branch.

Existing Employees: The existing employees will continue to serve your needs.

Phone Numbers: The phone numbers for the branches will remain the same.

Service: You will receive the same level of service you expect, but now you will have more options.

Important Dates & Things To Do

Prior to September 16th (if you are a Citizens Bank of Cape Vincent Online Banking customer): Review and document any pending Citizens Bank of Cape Vincent online banking transfers or bill payments and retrieve any eStatements needed from Online Banking.

**Friday
September 16th**

For your convenience, all branches will be open normal hours. Online Banking and Telephone Banking will be **unavailable** at 8 PM on Friday, September 16th until Monday, September 19th. Bill Pay will be **unavailable** from Friday, September 16th at 9 AM until Monday September 19th.

**Saturday
September 16th
Sunday
September 17th**

All Gouverneur Savings & Loan and Citizens Bank of Cape Vincent branches will be closed for the full systems conversion. You can use your ATM or Debit Card on a limited basis to get cash and transact other business on your account.

**Monday
September 19th**

Your branch will have Gouverneur Savings & Loan signs and will now open at 8:15 AM (see hours and locations) except for La Fargeville, they will open at 8:45 AM. You will now be able to bank and use ATM's at Gouverneur Savings & Loan Main Office in Gouverneur and Alexandria Bay as well as have access to the expanded deposit and online banking product offerings at the branches in Cape Vincent, Chaumont, and La Fargeville.

**Important
Reminders**

ATM & Debit Cards: You can still use your Citizens Bank of Cape Vincent ATM/Debit Card until you receive your new card in the mail. You will be receiving further information regarding the issuance of your new Gouverneur Savings & Loan ATM/Debit Card.

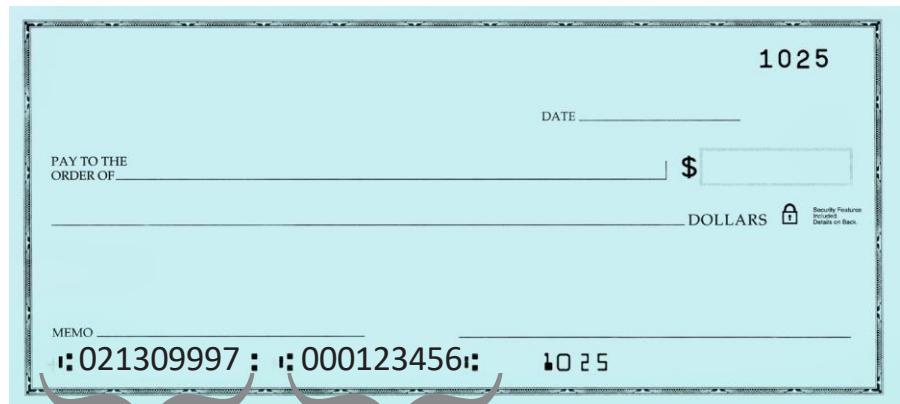
****These dates are contingent on regulatory approval. If there should be any changes to these estimated dates, you will receive further notice. Please continue to check www.gouverneurbank.com for the latest information.**

Account Number & Bank Routing Number Change

Beginning at the close of business September 16, 2022, your bank routing number will change to Gouverneur Savings & Loan's routing number. In most instances your account number will stay the same for your checking account. If your account number requires a change a representative from the bank will be contacting you in advance.

The current Citizens Bank of Cape Vincent routing number is 021309997, and the Gouverneur Savings & Loan routing number is 221371592.

To the right, you will see an example of where these numbers are on a check and what the changes look like.



FDIC Protection

Separate FDIC coverage on deposit accounts is maintained for six (6) months after the merger for customers who have deposits at both institutions. This will only matter if your combined total exceeds the standard maximum deposit insurance amount.

A special merger rule exists for Certificates of Deposit (CDs) issued by the acquired bank. Separate insurance for CDs issued by the acquired bank is maintained until maturity.

IF...	AND...	THEN...
CD matures within six (6) months after July 1, 2022	is renewed for the same amount and for the same term...	CD remains separately insured from accounts at acquiring bank until maturity
CD matures within six (6) months after July 1, 2022	is renewed for a different amount or term...	Separate coverage is provided only for the six (6) months from the purchase date
CD does not mature within six (6) months after July 1, 2022		Separate coverage ends upon maturity of the CD

Non-Interest Bearing Checking Account

Beginning at close of business September 16, 2022, your checking account referenced above will be a Gouverneur Savings & Loan Non-Interest Bearing Checking Account. This account has many the same features as your Citizens Bank of Cape Vincent Banking Checking Account. There is no minimum daily balance requirement and no monthly service charges.

NOTE: *In most instances your account number will **NOT** change, however if a change is necessary, we will reach out to you directly well in advance of the change.*

Minimum to Open	\$25
Minimum Daily Balance to Avoid Service Charge	\$0
Monthly Service Charge	None

However, rest assured that you have a choice. If you prefer to be moved to a different account, you may choose an account that better suits your needs. We will be happy to put you into the account of your choice. We have enclosed a listing of the checking account options we offer on page 8. Each of our checking accounts allows you to avoid the monthly service charge according to certain account requirements.

If you choose to stay in the Non-Interest Bearing Checking account, there will be no action needed on your part.

If you prefer a different account, please let us know. We want to emphasize to you that your relationship with us is very important, and we want to continue to provide the exceptional service to which you have become accustomed.

Monthly Checking Statements

All Citizens Bank of Cape Vincent checking and savings accounts will have a statement prepared on the night of September 16th.

For most customers, this will be a partial month's statement. After conversion, your next statement date will be as close to your current statement date as possible.

Convenience

Gouverneur Savings & Loan strives to provide you with convenient ways to manage your accounts and to get help when you need it:

- **A staff dedicated to providing outstanding customer service**
- **24/7 Automated Phone Banking**
- **1 Main Office, 4 Branches & 5 ATMs**
- **Access to MoneyPass-Surcharge free ATM nationwide network**
- **Online Banking and Bill Pay**
- **e-Statements**
- **An App (Compatible with both Android and Apple devices)**
- **Mobile Deposit**

Debit Cards for Current Debit Card Holders



Gouverneur Savings & Loan Fraud Monitoring & Alerts

At Gouverneur Savings & Loan, one of goals is to minimize your exposure to risk and the impact of any fraudulent activity on your bank accounts. To protect your accounts from debit card fraud we utilize a debit card fraud-monitoring system. This system will guard your card from potential debit card fraud 24 hours a day, 365 days a year. If potential fraud is detected, our monitoring agency will either send you a “text” or a call you to validate the legitimacy of your suspect transactions. Transactions may be temporarily blocked until verification is completed.

It is extremely important that you take time to update your phone number and address information with Citizens Bank of Cape Vincent (prior to September 16th) or Gouverneur Savings & Loan (after September 16th). Current information will enable us to reach you as quickly as possible in the case of a fraud alert.

When we text you...

If our system detects suspicious activity on your card, you'll receive a text message with details about the suspected transaction. All you have to do is respond to the text to confirm the transaction. If you indicate the transaction is fraud, you'll receive another message with a number with a number to call for follow-up. If you confirm there was no fraud, you're all set. The transaction will be marked as legitimate and you can get on with your day.

We may be calling you...

If fraudulent debit card use is suspected on your bank account and we can't reach you by text message, you will be called to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your debit card.

- Our automated call center will ask you to verify recent transaction activity on your card
- You'll be asked to verify your identity and provide your 5-digit zip code.
- You'll be able to respond via your touchtone keypad.
- You'll also be provided a toll-free number to call should you have additional questions.

Gouverneur Savings & Loan will never request any unsolicited personal or account information by email, through the website or during a fraud monitoring call. Please do not give out any personal or account information via the internet, email or phone to any party that you do not believe to be legitimate.

If at any time, you think your Gouverneur Savings & Loan MasterCard debit card has been compromised by potential fraud, loss or stealing, please call any one of our five locations during normal business hours. If we are not open, please call **1-833-337-6075** immediately.

Soon after September 19th, watch for your new Gouverneur Savings & Loan MasterCard debit card to arrive in the mail. You may activate your card by calling the number listed on the label affixed to the front of the card. At this time, you will also select your 4-digit PIN.

Debit Card Charges & Fees

	Current	New
Daily Withdrawal Limit at ATM	\$500.00	\$500.00
Daily Point-of-Sale Limit	\$2,000.00	\$1,000.00
Withdrawal from Foreign ATM Fee	\$0.00	\$1.00

Please have alternative forms of payment available the weekend of September 17th-18th as your debit card may be unavailable during the conversion process.

Online Banking & Bill Pay Features

Online Banking & Bill Pay Features

Beginning Monday, September 19, 2022, all Citizens Bank of Cape Vincent users will have the opportunity to begin using Gouverneur Savings & Loan's Online Banking. Gouverneur Savings & Loan has a vast array of features like

- **Bill Pay**
- **e-Statements**
- **Mobile Banking**
- **Bank to bank transfers**
- **Custom alerts**
- **Mobile Deposit**
- **Budgeting tools**
- **And much more**

What's different about Gouverneur Savings & Loan Online Banking compared to Citizens Bank of Cape Vincent Online Banking?

While you'll still enjoy a user-friendly Online Banking experience like you had with Citizens Bank of Cape Vincent Online Banking, Gouverneur Savings & Loan Online Banking offers such services as Mobile Banking where you can check balances, make transfers and see transaction history from your iPhone or Android mobile device. Gouverneur Savings & Loan offers mobile banking in two versions: Mobile Browser and downloadable Mobile Application.

What will happen with my current Online Banking with CBCV?

Gouverneur Savings & Loan will be converting your existing Online Banking access over at conversion. You will need to download the GS&L App from the App Store.

Important changes to your username and password

Will my username change?

In most cases, customers will login with their current usernames.

PLEASE NOTE:

- Usernames that contain special characters (i.e. ! @ # \$ % ^ & * () ? > < .) **WILL** have **ALL** special characters removed from your username i.e. Lighthouse1964! would now be Lighthouse1964
- Users that **already** have accounts with **GSL** will log in with their existing GSL username. However, you will need to use the new password instructions provided.

Will my password change?

Your password will be the last 4 digits of your social security number and your 5-digit zip code (i.e. last 4 digits of 1234 and zip code of 13618 would have a password of 123413618).

Is there a fee to use Gouverneur Savings & Loan Online Banking?

No. There is no fee to use Gouverneur Savings & Loan Online Banking.

What will happen to my current Bill Pay with Citizens Bank of Cape Vincent?

Gouverneur Savings & Loan utilizes the same Bill Pay product as Citizens Bank of Cape Vincent. All of your payees will carry over as part of the conversion. However, after conversion, we encourage you to login and verify your payees.

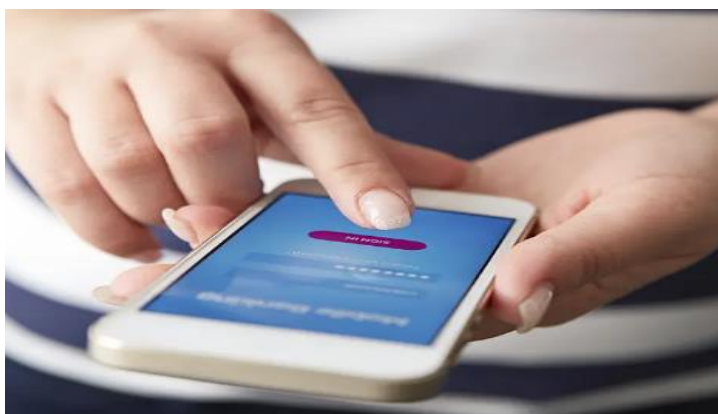
Is there a fee to use Bill Pay?

No. There is no fee to use Gouverneur Savings & Loan Bill Pay.

What if I don't currently use Citizens Bank of Cape Vincent Online Banking/Bill Pay but want to use Gouverneur Savings & Loan Online Banking/Bill Pay?

Beginning September 19, 2022 you may enroll for Gouverneur Savings & Loan Online Banking, Bill Pay, eStatements and Mobile Banking at www.gouverneurbank.com. Click on the "iBanking Login" graphic. This will take you to complete instructions for enrollment and attaching your accounts and payees.

Business and commercial account holders will have access to business online banking. Please see page 15 for more details.



Checking Accounts

The checking accounts we offer are built for all types of customers and their specific needs. On page 5, we described the account you will have with us. Should you decide to pick a different checking account, please call us and we will be happy to make that switch for you.

	Gouverneur Savings & Loan BASIC CHECKING Easy to understand. Easy to use. A basic account for basic checking needs.	Gouverneur Savings & Loan Non-Interest Checking	Gouverneur Savings & Loan NOW CHECKING ACCOUNT It's affordable and it earns interest!	Gouverneur Savings & Loan Money Market Account Higher balances reap better rewards on this full service checking account!
Opening Balance	\$25	\$25	\$25	\$2,500
Unlimited Check Writing	Yes	Yes	Yes	Yes
Earns Interest	No	No	Yes	Yes, based on tiered balance (larger deposits earn better interest rate)
Minimum Balance Requirement	None	None	None	\$2,500
Monthly Service Fee	Yes	\$0	No monthly service charge with a \$600 daily balance	No monthly service charge with \$2,501.00 daily balance
Electronic or Paper Statements	No Charge	No Charge	No Charge	No Charge
Free Checks	No	No	No	No
Debit Card	No Charge	No Charge	No Charge	No Charge
Online Bill Pay	No Charge	No Charge	No Charge	No Charge
Other Account Information	A per item fee of \$0.25 will be charged after the maximum account withdrawals are met			



Want to do something good for the earth and convenient for you at the same time?

With Gouverneur Savings & Loan e-Statements, you can view statements of all your accounts from anywhere you want, anytime you want. Turning on e-Statements does stop paper statements.

Saving Accounts

We offer four different kinds of savings accounts for your individual needs. There has never been a better time to start saving; let us help you start saving!

Statement and Passbook Savings Account ** Formerly CBCV Statement and Passbook Savings **

Major purchases, education costs, much-needed vacation-funds... Setting aside funds now can make a big difference later!

- Minimum balance to open \$1.00
- Monthly service charge of \$5.00 will be imposed every statement cycle if the balance falls below \$50.00 (unless 0-18 or 60 and up tax reported for) any day of the cycle.
- You must maintain a balance of \$10.00 in the account each day to obtain the annual percentage yield.
- You will be paid the disclosed interest rate of at least 30 days.
- We will never decrease the rate unless we first give you at least 30 days notice in writing.
- Interest will be compounded everyday.

Vacation Club Account

Plan ahead for your next dream vacation. We'll help you fund your next trip!

- Minimum balance to open \$10.00.
- Interest will be credited to your account every quarter.
- Interest will be compounded every day.
- There are no limitations on the frequency or timing of additional deposits.
- After September 1st each year, we will not open any new Vacation Club Accounts.
- Early withdrawal penalty will be \$5.00 per withdrawal.

Holiday Club Accounts ** Formerly CBCV Christmas Club Accounts **

Save all year for stress-free holidays!

- Minimum balance to open \$10.00.
- Interest will be credited to your account every quarter.
- Interest will be compounded every day.
- There are no limitations on the frequency or timing of additional deposits.
- You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- Early withdrawal penalty will be \$5.00 per withdrawal.



Certificates of Deposit

What you need to know about your CD account:

Interest Rate & Terms

Your existing CD rate, term and maturity date will remain the same until maturity.

Renewal or Maturity Notice

Your CD will automatically renew. At least 10 days prior to your CD maturity date Gouverneur Savings & Loan will send you a maturity notice in the mail. At that time, our staff can answer any questions you might have about your CD options that are available. You have 10 days after maturity to make changes to your CD without penalty. For up-to-date rates please visit www.gouverneurbank.com/deposit-rates or contact an office near you.



Schedule of Fees

Check orders.....	(fee depends on style and quantity of check ordered)
Bank check.....	\$2.50 for six
Replace lost debit card.....	\$5.00
Debit card replacement fee.....	\$5.00
Debit card PIN replacement.....	\$3.00
Garnishments.....	\$85.00
Executions.....	\$85.00
Levies/Restraining Notice.....	\$85.00
Protest fee.....	\$25.00
Mail fee.....	\$5.00 a month
Fee for returned mail if it comes back from the Post Office with no forwarding address or no address given.	
Checking Inactive/Dormant Account.....	\$5.00 a month
Overdraft* – each overdraft paid.....	\$32.00
Nonsufficient funds*.....	\$32.00 each
Account activity printout.....	\$5.00
Account research.....	\$25.00 per hour
Account balancing assistance.....	\$25.00 per hour
Extra statement.....	\$5.00
Stop payments.....	\$25.00 each
Wire Transfer	
Incoming.....	\$20.00
Outgoing.....	\$30.00
Account closed within six months of opening.....	\$25.00
Lost passbook.....	\$5.00
Photocopy.....	\$1.50
Fax	
Customer.....	\$2.00 first page, \$0.50 each additional
Noncustomer.....	\$4.00 first page, \$1.00 each additional
Copy of check (truncated accounts)	\$1.50
Safe Deposit Box.....	fee varies by box size
Lost Key.....	cost of key replacement plus lock replacement
Box drilling.....	cost of drilling plus lock replacement
Returned deposit item.....	\$10.00
Returned loan item.....	\$15.00
Notary Service	
Customer.....	no charge
Noncustomer.....	\$2.00
Canadian Check Processing Fee	
For accounts with an average monthly balance less than \$2,500.00.....	\$15.00
For accounts with an average monthly balance more than \$2,500.00.....	\$5.00

* The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person, withdrawal, ATM withdrawal or other electronic means.

We reserve the right to require not less than 7 days notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D (the Law requires to reserve this right, but it is not our general policy to use it). Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal. Please note that we reserve the right to change our fees and will provide advance notice to you should our fees or terms vary from the information described above.

Frequently Asked Questions

What is my new bank routing number?

Gouverneur Savings & Loan's routing number is 221371592.

My paycheck is directly deposited weekly; do I need to notify my employer?

No, your direct deposit will continue to post to your accounts when they are converted to Gouverneur Savings & Loan accounts.

Will I have a choice in the type of account available to me or will you choose one for me?

Your accounts will be transferred to the Gouverneur Savings & Loan accounts that most closely fits the features and benefits as of your existing accounts (see page 5). After September 19, 2022, if you determine that another account type is more appropriate, simply contact any Gouverneur Savings & Loan's Customer Service Representatives to change your account type.

May I continue to use my existing checks for my accounts?

Yes, you may. Citizens Bank of Cape Vincent checks will continue to clear for an undetermined amount of time after September 19th. However, your bank routing number will change. When you reorder your checks through Gouverneur Savings & Loan, the routing number at the bottom of your checks will automatically change. If you order through another check vendor, you will need to provide them with your new routing number.

Will the banking hours change?

Yes. Both the lobby and drive-thru hours at the current Citizens Bank of Cape Vincent locations will now open daily at 8:15 AM except La Fargeville, they will open at 8:45 AM. Please see page 14 for a full listing of your branch's hours of operation.

Will the bank staff remain the same?

Gouverneur Savings & Loan is retaining all employees at the Citizens Bank of Cape Vincent locations. Therefore, you will continue to bank with the same individuals who have provided the outstanding customer service you have come to expect.

Will there be changes to the terms of my Citizens Bank of Cape Vincent loans?

No. Your interest rate, payment amount, due date and terms will remain the same.

How does this affect my FDIC coverage?

Your FDIC coverage at Gouverneur Savings & Loan is the same that you had at Citizens Bank of Cape Vincent. When two or more insured banks merge, deposits for the purchased bank are separately insured from deposits at the purchasing bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. Certificate of Deposits (CDs) from the purchased bank are separately insured until the earliest maturity date after the end of the six-month grace period. CD's that mature during the grace period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the grace period. If a CD matures during the grace period and is renewed on any other basis, it would be separately insured only until the end of the six (6) month grace period.

When will I get my new payment book for my loan?

Gouverneur Savings & Loan does not use coupon books for mortgages; you will receive a monthly bill. Billing notices are processed and mailed within 15 days of payment due dates. You will receive a coupon book for consumer loans. All payments can be made at any Gouverneur Savings & Loan locations or online. You can continue to use your current coupon book for payments for the life of your existing loan.

When will I receive my statement?

All Citizens Bank of Cape Vincent checking and savings accounts will have a statement prepared on the night of September 16, 2022. For most customers, this will be a partial month's statement. After conversion, your next statement date will be as close to your current statement date as possible. If you currently receive eStatements, you will need to re-enroll through GS&L's online banking website.

Will my automatic payments and/or automatic transfers continue following the merger?

Yes, any recurring electronic payments or transfers from your account will continue without interruption. However, we do encourage you to review your automatic transfers upon completion of the conversion on September 19th to confirm they are working correctly.

Frequently Asked Questions (Continued)

Will I continue to mail loan payments to the same address?

No. If mailing payments, please mail October 2022's payment to:

Gouverneur Savings & Loan Association
P.O. Box 297
Gouverneur, NY 13642

Alternatively, for your convenience you may visit or use the night drop at any of our 5 locations.

Will my Debit Card continue to work?

Yes. Your current debit card will continue to work on a limited basis, because our systems will be converting over the weekend of the September 17th-18th. **Therefore, please have alternative forms of payment available.** We will be issuing new Gouverneur Savings & Loan debit cards. Please watch your mail or continue checking the Gouverneur Savings & Loan website for more information.

Will my account number change?

In most instances no. However, if a change is necessary, we will be reaching out to you directly well in advance of the change.

Can I continue to use my passbook?

Yes. Your current passbook will work without interruption. However, please bring in your passbook to be updated prior to September 16th. This would be a great time to switch to a statement savings account to take advantage of free statements and/or electronic statements.

When will my first Gouverneur Savings & Loan statement be produced?

Your first Gouverneur Savings & Loan checking or savings statements will be produced as of October 20, 2022. Following this date, statements will be produced at the end of every month.

Your loan and CD statements will print on the same days they are now.

How will fees differ at Gouverneur Savings & Loan compared to Citizens Bank of Cape Vincent?

Please refer to the enclosed fee schedule on page 11.

Do you expect any down time to the internet banking services during the system consolidation?

Yes. In order to combine both systems into one, our internet banking and bill pay services will be shutdown per the following schedule. Please plan your online banking needs accordingly. **

- At approximately 8:00 PM on Friday, September 16, 2022, Gouverneur Savings & Loan and Citizens Bank of Cape Vincent's online banking platforms will be unavailable as the data merger process begins.
- At approximately 9 AM on Monday, September 19, 2022, Gouverneur Savings & Loan online banking will be available.
- If you are a Citizens Bank of Cape Vincent customer, please go to www.gouverneurbank.com, click the "iBanking Login" on the main page and use your current Citizens Bank of Cape Vincent User ID and password.
- If you are a customer of both banks, please use your Gouverneur Savings & Loan User ID and password.

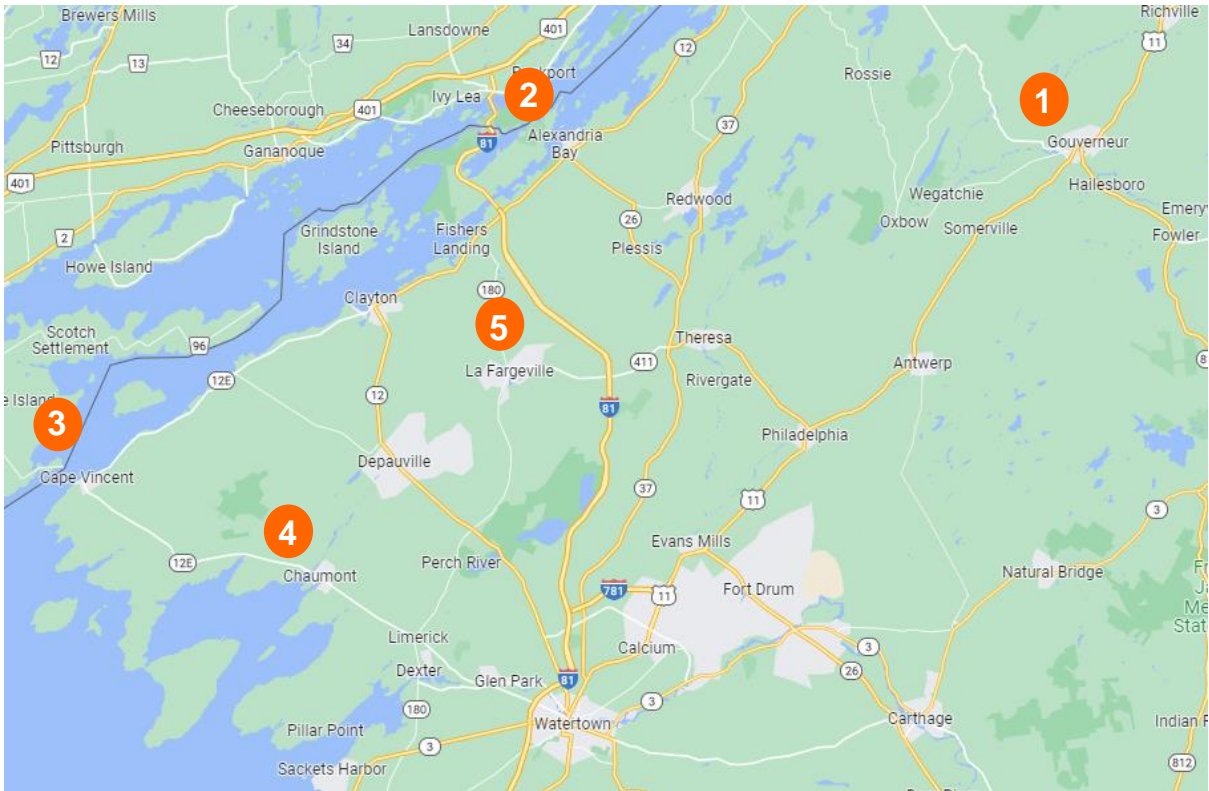
Can I expect any new products or services?

Yes. These products and services take time to implement therefore there probably won't be a lot of change immediately upon closing. However, we do expect to offer more products and services as we integrate the businesses. You can expect an array of products such as home equity lines of credit (HELOCs), secondary market mortgage lending, commercial and business checking and savings accounts, interesting bearing checking accounts, IRAs, a banking app for your phone or tablet, mobile deposit, expanded internet banking features, and bank to bank transfers, just to name a few. For more information on these products you can visit www.gouverneurbank.com and select *products and services*.

*** All dates are contingent upon regulatory approval. If there should be any changes to these estimated dates, you will receive further notice. Please continue to check www.gouverneurbank.com for the latest information.*

Locations

Along with our Citizens Bank of Cape Vincent locations, Gouverneur Savings & Loan also has two other locations. For more information regarding our locations and phone numbers, please visit www.gouverneurbank.com. You can call us at any of the phone numbers listed below.



1. Gouverneur – Main Office
20 John Street – PO Box 297
Gouverneur, NY 13642
(315) 287-2600
Lobby & Drive-Up
Mon-Thurs 8:15 AM to 4 PM
Friday 8:15 AM to 6 PM

2. Alexandria Bay
15 NYS Route 12
Alexandria Bay, NY 13607
(315) 482-4197
Lobby & Drive-Up
Mon-Thurs 8:15 AM to 4 PM
Friday 8:15 AM to 6 PM

3. Cape Vincent
154 E Broadway St.
Cape Vincent, NY 13618
(315) 654-2115
Lobby
Mon-Thurs 8:15 AM to 4 PM
Friday 8:15 AM to 6 PM

4. Chaumont
12084 NYS Route 12E
Chaumont, NY 13622
(315) 649-2245
Lobby & Drive-Up
Mon-Thurs 8:15 AM to 4 PM
Friday 8:15 AM to 6 PM

5. La Fargeville
20410 NYS Route 411
La Fargeville, NY 13656
(315) 658-2600
Lobby
Mon-Wed 8:45 AM to 4 PM
Thur-Fri 8:45 AM to 5 PM

- Each location has 24/7 ATM access
- For even more ATM locations Gouverneur Savings & Loan is part of the MoneyPass ATM network. For a full listing of surcharge free ATM's by area please visit www.moneypass.com

Business and Commercial Customers

What will happen to my current checking account?

You will be converted to a Gouverneur Savings and Loan **Commercial Checking Account**. In most instances your account number will **NOT** change, however if a change is necessary, we will contact you in advance of the change.

Commercial Checking Account (formerly CBCV Basic Checking)

With our commercial checking account you will have all the tools necessary at your fingertips to make your business a success.

- Minimum balance to open \$100.00
- Have a monthly service charge of \$7.00
- Have daily periodic earnings credit of 1% to offset this monthly service charge
- No per-item fees
- Online banking - no charge
- Electronic or paper statement - no charge
- ATM, Debit Cards - no charge for in-house and point of sale transactions
- Telephone banking - no charge
- Direct deposits - no charge
- Automatic payments - no charge
- Automatic Transfers – no charge
- Bank checks – no charge when funds are drawn from the account to create the check.
- Business checks
- Wire Transfers

What will happen with my current online banking with CBCV?

Gouverneur Savings and Loan will be converting your existing online banking access over at conversion as a business online customer.

Will my username or password change?

Please reference page 7 *Online Banking & Bill Pay* and follow the same set of instructions to login to your new account.



**Gouverneur
Savings &
Loan Association**



www.gouverneurbank.com