NEWS RELEASE

Community Bank System Announces Fourth Quarter 2020 Earnings Conference Call

12/18/2020

SYRACUSE, N.Y., Dec. 18, 2020 /PRNewswire/ -- Community Bank System, Inc. (NYSE: CBU) invites you to participate in a conference call to discuss the Company's financial and operating performance during its fourth quarter ended December 31, 2020.

Event:	Earnings Conference Call – Fourth Quarter 2020	
When:	Monday, January 25, 2021 at 11:00 a.m. Eastern Time	
How:	By conference call or from a simultaneous web cast	
Access:	Conference Call Dial-In:	877-317-6789
		+1-412-317-6789 – Outside the U.S. & Canada
Webcast:	https://www.webcaster4.com/Webcast/Page/995/39287	

Mark E. Tryniski, President and Chief Executive Officer, and Joseph E. Sutaris, Executive Vice President and Chief Financial Officer, will provide an overview of fourth quarter 2020 results. They will be joined by Joseph F. Serbun, Executive Vice President and Chief Banking Officer, for the question and answer session. The management

presentation typically lasts approximately 15 minutes, followed by investor questions and discussion.

The company's results for the quarter will be released before the market opens on January 25, 2021, and will also be available in the "Investor Relations" section of the company's website, **www.cbna.com**.

The call will also be archived on the company's website for one year, and can be accessed at any time and at no cost during this period.

About Community Bank System, Inc.

Community Bank System, Inc. operates more than 230 customer facilities across Upstate New York, Northeastern Pennsylvania, Vermont, and Western Massachusetts through its banking subsidiary, Community Bank, N.A. With assets of over $13.8 billion, the DeWitt, N.Y. headquartered company is among the country's 125 largest banking institutions. In addition to a full range of retail, business, and municipal banking services, the Company offers comprehensive financial planning, insurance and wealth management services through its Community Bank Wealth Management Group and OneGroup NY, Inc. operating units. The Company's Benefit Plans Administrative Services, Inc. subsidiary is a leading provider of employee benefits administration, trust services, collective investment fund administration and actuarial consulting services to customers on a national scale. Community Bank System, Inc. is listed on the New York Stock Exchange and the Company's stock trades under the symbol CBU. For more information about Community Bank visit **www.cbna.com** or **https://ir.communitybanksystem.com**.

For further information contact:
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