NEWS RELEASE

Community Financial System, Inc. Reports Third Quarter 2025 Results

2025-10-21

DOWNLOAD THE EARNINGS RELEASE

SYRACUSE, N.Y.--(BUSINESS WIRE)-- Community Financial System, Inc. (the “Company”) (NYSE: CBU) reported third quarter 2025 results. The results are available within the “News” section of the Company's investor relations website or directly at **https://communityfinancialsystem.com/Q3-2025-CBU-Earnings-Release**.

Company management will host a conference call at 11:00 a.m. (ET) today, October 21, 2025, to discuss the third quarter 2025 results. The conference call can be accessed at **https://app.webinar.net/XMb0LAgjl2p** or via dial-in at 1-833-630-0464 (1-412-317-1809 if outside the United States and Canada).

About Community Financial System, Inc.

Community Financial System, Inc. is a diversified financial services company that is focused on four main business lines – banking services, employee benefit services, insurance services and wealth management services. Its banking subsidiary, Community Bank, N.A., is among the country’s 100 largest banking institutions with over $16 billion in assets and operates approximately 200 customer facilities across Upstate New York, Northeastern Pennsylvania, Vermont, and Western Massachusetts. 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. The Company’s OneGroup NY, Inc. subsidiary is a top 68 U.S. insurance agency. The Company also offers comprehensive financial planning, trust administration and wealth management services through its Nottingham Financial Group operating unit. The Company is listed on the New York Stock Exchange and the Company’s stock trades under the symbol CBU. For more information about the Company and each of its four main business lines visit

https://communityfinancialsystem.com.

For further information, please contact:
Marya Burgio Wlos, EVP & Chief Financial Officer
Office: (315) 299-2946

Source: Community Financial System, Inc.