



NEWS RELEASE

# Community Financial System, Inc. Reports Fourth Quarter And Full Year 2025 Results

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SYRACUSE, N.Y.--(BUSINESS WIRE)-- Community Financial System, Inc. (the "Company") (NYSE: CBU) reported fourth quarter and full year 2025 results. The results are available within the "News" section of the Company's investor relations website or directly at <https://communityfinancialsystem.com/Q4-2025-CBU-Earnings-Release>.

Company management will host a conference call at 11:00 a.m. (ET) today, January 27, 2026, to discuss the fourth quarter and full year 2025 results. The conference call can be accessed via webcast at <https://app.webinar.net/5l1qd0vnwKo> or via dial-in at 1-833-630-0464 (United States) or 1-412-317-1809 (International).

## 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 \$17 billion in assets and operates approximately 200 customer facilities across Upstate New York, Northeastern Pennsylvania, Vermont, Western Massachusetts and Southern New Hampshire. 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>.

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Source: Community Financial System, Inc.