

NEWS RELEASE

Community Bank System Announces First Quarter 2020 Earnings Conference Call

4/3/2020

SYRACUSE, N.Y., April 3, 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 first quarter ended March 31, 2020.

Event: Earnings Conference Call – First Quarter 2020
When: Monday, April 20, 2020 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/995/33999>

Mark E. Tryniski, President and Chief Executive Officer, Joseph E. Sutaris, Executive Vice President and Chief Financial Officer, and Joseph F. Serbun, Executive Vice President and Chief Banking Officer, will provide an overview of first quarter 2020 results. 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 April 20, 2020, 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 over 230 customer facilities across Upstate New York, Northeastern Pennsylvania, Vermont, and Western Massachusetts through its banking subsidiary, Community Bank, N.A. With assets of approximately \$11.4 billion, the DeWitt, N.Y. headquartered company is among the country's 125 largest financial 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 <http://ir.communitybanksystem.com>.

For further information contact:

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E.V.P. and Chief Financial Officer

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