

NEWS RELEASE

Community Bank System, Inc. To Hold Virtual Annual Shareholder Meeting Due to COVID-19

4/29/2020

SYRACUSE, N.Y.--(BUSINESS WIRE)-- Community Bank System, Inc. (NYSE: CBU) (the “Company”) today announced that it will host its 2020 Annual Meeting of Shareholders virtually due to the social distancing restrictions instituted by governmental authorities as a result of the coronavirus (COVID-19) pandemic and to protect the health of meeting participants.

The 2020 Annual Meeting of Shareholders will be held in a virtual format only, via live webcast, at 3:00 p.m. EDT on May 20, 2020. Shareholders will not be able to attend the 2020 Annual Meeting in person. Shareholders at the close of business on the record date, March 23, 2020, are entitled to participate in the Annual Meeting. Shareholders will be able to listen to the meeting live, vote and submit questions.

To be admitted to the Annual Meeting, Shareholders will visit www.virtualshareholdermeeting.com/CBU2020, and must enter the 16-digit voting control number found in the proxy materials previously sent to Shareholders earlier this month. The Company encourages Shareholders to access the meeting prior to the start time. Online check-in will begin at 2:45 p.m. Eastern Daylight Time. Shareholders should allow ample time for check-in procedures. If Shareholders encounter any difficulties accessing the virtual meeting during the check-in or meeting time, please call the technical support number that will be available at www.virtualshareholdermeeting.com/CBU2020.

Please note that the proxy card and voting instruction form included with previously-distributed proxy materials will not be updated to reflect the change from an in-person meeting to a virtual meeting, and may continue to be used to vote shares in connection with the Annual Meeting. For additional information regarding how Shareholders may access, vote and participate in the virtual Annual Meeting, please refer to the Company’s supplemental proxy

materials filed today with the Securities and Exchange Commission.

Whether or not a Shareholder plans to attend the virtual-only Annual Meeting, the Company urges each Shareholder to vote and submit his or her proxy in advance of the meeting by one of the methods described in the proxy materials.

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 \$11.8 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>.

Forward Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by the use of the words "will," "anticipate," "expect," "intend," "estimate," "target," and words of similar import. Forward-looking statements are not historical facts but instead express only management's current beliefs regarding future results or events, many of which, by their nature, are inherently uncertain and outside of management's control. The following factors, among others listed in Company's Form 10-K filings, could cause the actual results of the Company's operations to differ materially from the Company's expectations: the effect of the COVID-19 pandemic, including the negative impacts and disruptions on the Company's colleagues, the communities it serves, and the domestic and global economy, which may have an adverse effect on the Company's business; the successful integration of operations of its acquisitions; competition; changes in economic conditions, interest rates and financial markets; and changes in legislation or regulatory requirements. The Company does not assume any duty to update forward-looking statements.

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