



MEDIA RELEASE

FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Putnam County National Bank Recognized as one of the Nation's Strongest Banks

Carmel, New York - June 2026: Putnam County National Bank, Carmel, New York has once again been awarded the highest (5-Star) rating for financial strength and stability from **the Nation's Premier Bank Rating Firm, BauerFinancial, Inc.** Earning and maintaining this 5-Star rating indicates that Putnam County National Bank excels in such areas as capital adequacy, profitability, asset quality and much more. This is no coincidence. In fact, this is the **20th consecutive quarter** that Putnam County National Bank has earned this top rating.

"This is indeed reflective of Putnam County National Bank's dedication and commitment, not only to its customers, but to the entire community it serves", reflects Karen Dorway, president of BauerFinancial. "Community banks, like Putnam County National Bank, have consistently been on the front lines doing what is best to help their neighbors and friends. This special type of devotion is a hallmark of a true community bank, like Putnam County National Bank."

Established in 1865, Putnam County National Bank has been a trusted ally of the communities it serves for over 160 years. Rest assured, 5-Star rated Putnam County National Bank's personnel are eager to serve, whether in the branch, by phone or online at pcnb.biz.

Putnam County National Bank: "Your 5-Star Community Bank"



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. Since 1983, BauerFinancial has relied upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings). BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

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