

CRA Comments & Complaints:

2020 – No comments and/or complaints

2021 – No comments and/or complaints

2022 – No comments and/or complaints

2023 – No comments and/or complaints

2024 – No comments and/or complaints

2025 – No comments and/or complaints as of 12/31/2025

Chemung Canal Trust Company has no complaints for the respective exam period.