



Frank H. Hamlin, III
President and CEO

As the only local, full-service, community-owned financial institution in the Rochester area, we are focused on investing in you, your business, and our community through our products, personal service, technology, and community support. Before making any business decision, we carefully consider how it will affect the people who rely on us the most: our valued customers, the communities we serve, our employees, and shareholders. This approach was highlighted in the face of the COVID-19 pandemic.

As noted in my President’s Letter in the 2020 Annual Report: *“One of the earliest decisions we made was to step up in a meaningful way and make sure our behaviors through this uncertain time were consistent with our core values and storied history...”*

Deferment and Relief Programs

Paycheck Protection Program

Main Street Lending Program

Corporate Giving

Diversity, Equity, and Inclusion



At Canandaigua National Bank & Trust, our commitment to the community has been part of our culture for more than a century. Our people are your neighbors, friends, and family members, so it should come as no surprise that we have a vested interest in helping our community thrive and grow.

That’s why we strive to bring our bank, our customers, and our community together by investing our time, money and talents to build long-lasting relationships.

Core Values

Our Core Values represent who we are and what we do, each and every day. That's what makes us different from our competitors.

- Honesty and integrity
- Innovation
- Responsibility
- Commitment
- Teamwork
- Professionalism
- Respect

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**Summary of
Community Support**

June 30, 2021



Canandaigua National Bank & Trust • CNB Mortgage Company
CNB Insurance Agency • Canandaigua National Trust Company of Florida

Investing in you, your business, and *our* community.

“Our 2020 year-end financial results were impressive on their own. However, I am prouder of how our people achieved those results. They adapted, focused on helping our customers and community, and overcame every challenge.” ~ Frank H. Hamlin, III, President and CEO

Deferment & Relief Programs

The COVID-19 pandemic created unprecedented hardships that presented in many ways, one being significant financial impact on individuals, families, and businesses. We quickly responded and offered several deferment programs to assist and support our customers facing financial challenges.

Deferment & Relief – Total Accounts Supported: 6,955

Indirect Consumer: 3,833

Business Banking Unit: 796

Residential Mortgage: 741

Direct: 483

Open End Home Equity: 378

FMAC: 222

Commercial & Industrial: 197

Commercial Real Estate: 188

ChexMate: 77

Closed End Home Equity: 36

Residential Construction: 4


Paycheck Protection Program and Main Street Lending

As a Small Business Administration approved lender, CNB participated in the Paycheck Protection Program and Main Street Lending Program. Unlike many providers, we accepted PPP applications from new and existing business customers from the first day of the program until funds were exhausted.

Paycheck Protection Program


Round 1 (2020)

 **4,144**
Small Businesses Helped

 **\$356+ Million**
In Loans Provided


Round 2 (2021)

 **2,720**
Small Businesses Helped

 **\$170+ Million**
In Loans Provided

Total Assistance Provided

 **6,864**
Small Businesses Helped

 **\$526+ Million**
In Loans Provided

2020 Main Street Lending Program

 **\$6,000,000**
Provided

Corporate Giving

As noted in the President’s Letter in the 2020 Annual Report:

“One of the earliest decisions we made was to step up in a meaningful way and make sure our behaviors through this uncertain time were consistent with our core values and storied history. We quickly identified local providers of critical services and those providing basic life-need support and doubled our standard contributions to those organizations in an effort to start funds flowing back into our communities. We maintained this focus throughout the year. In lieu of our holiday celebration, we donated those dollars to area hospitals to provide comfort for those experiencing health emergencies.”

Each year CNC provides support to organizations in the following categories through contributions, sponsorships, board participation, and volunteerism.



Diversity, Equity, Inclusion

CNC is committed to equal rights and acceptance for all. In 2018, we established our Diversity, Equity, and Inclusion committee which collaborates to provide insights and guidance in the identification of ways to show our support. Participation continues to grow, reaching nearly 40 members in 2020.

Protecting your Privacy, and the Environment

In 2021, CNB hosted three Community Shred Days. These events are offered to provide the community secure, on-site destruction of sensitive, confidential, and personal materials.

The collection and recycling of these materials also result in significant benefits to the environment.

