



COMMUNITY BANK SYSTEM, INC.
5790 Widewaters Parkway, DeWitt, New York 13214 (315) 445-7378

Mark E. Tryniski
President & Chief Executive Officer

Ms. Shahin Clark
President
Lodestone Banking Consultancy, Inc.
6901 Henderson Rd.
Jamesville, NY 13078

April 20, 2011

Dear Shahin;

Having spent 18 years in public accounting and the last 5 in banking, I have a great deal of experience with the business of consulting and with consultants of many types. I am compelled following your AEMSM engagement for Community Bank System, Inc. to thank you for the significant value opportunities your firm created for us, but just as importantly for the client-focused manner in which you conducted the engagement.

Lodestone's detailed knowledge of systems and revenue opportunities was impressive. Lodestone, in many instances, knew our system better than we did. That understanding of our system combined with your detailed knowledge of our products and fee schedule resulted in potential revenue enhancements of several million dollars. Your results speak for themselves. Our banking fee income in 2008 increased 11%, or \$3.6 million, much of which was attributable to your 2007 AEMSM analysis. All implemented recommendations have resulted in recurring income for our institution.

Beyond the economic advantages, however, is the client-focused approach you bring to consulting. Many consultants operate on a one-trick, hit-and-run basis. The manner in which you conducted the engagement is to be applauded. Your focus was always on us and creating as much value as possible. Your continual communication was exceptional, and the respectful and productive fashion in which your team and ours worked together was refreshing and central to the successful outcome of the engagement. Communication was continual and forthright, and your written presentation of opportunities was as thorough and concise as I have ever seen from any consultant. Perhaps most impressive, however, was that the engagement didn't end when you left the Bank. You and your staff continued to proactively communicate with us, and you responded very quickly to follow-up questions or information needs. That is a level of client-focused service rarely seen today and upon which I encourage you to continue to operate. It will serve you well.

In summary, I would just say "thanks" for a most successful engagement. I am certain we will have the opportunity to work together again.

Best regards,

A handwritten signature in blue ink that reads "Mark". The signature is written in a cursive, slightly stylized font.

Mark Tryniski