

PROGRESS CHENANGO



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NBT Bank closes record-breaking 2025 with ambitions for further growth

SHAWN MAGRATH
EVENING SUN

NORWICH – As NBT Bank sets the stage for its 170th year in business, the Norwich-based institution is looking back on a remarkable 2025 characterized by regional expansion, record-setting revenues, and a deepening commitment to its Chenango County roots.

A Year of Record Growth and New Mergers

In a year-end financial report released in January 2025, NBT Bancorp Inc. (NASDAQ: NBTB) announced record net revenues, bolstered by the successful integration of Evans Bank. The merger, completed in May 2025, added 14 NBT locations in Buffalo and four in Rochester, bringing over 40,000 new customers into the NBT fold. It marks NBT's second bank acquisition in three years, preceded by a merger with Salisbury Bank in 2023.

"By virtually all measures, 2025 was a successful year with strong execution by team members across the company resulting in record



NBT Norwich employees show off the NBT Jeep. The vehicle sports the number 56, representing 1956, the year NBT Bank was incorporated. (Photo submitted by NBT)

net revenues," said NBT Bancorp President and CEO Scott Kingsley. "We achieved a seamless integration with our Evans merger in May, adding a significant presence in the western region of New York, along with 200 talented

professionals." NBT's total assets reached \$16 billion as of December 31, 2025, solidifying its place among the 100 largest bank holding companies in the United States. Shareholders also saw a direct benefit, with

the company raising its dividend by 8.8 percent – the 13th consecutive year of dividend increases for the company. NBT remains the only publicly traded company in Chenango County.

NBT continues adding

branches to its network, including new locations in Webster, NY and South Burlington, VT in 2025. A new location opened in Portland, Maine, launched the company into 2026.

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Historical Chenango County

Don't miss a chance to check out some of Chenango County's museums and historical sites. Here are a few of special interest:

Chenango County Historical Museum

Chamber Member
45 Rexford
Street Norwich, NY
13815
(607) 334-9227

chenangohistorical.org

Experience the life and handcrafts of the county's early settlers. Exhibits of past and present industries, Indian artifacts, early railroads and the Chenango Canal.

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Chase Memorial fills beds and looks to invest in additional property

KELLI MILLER
EVENING SUN

NEW BERLIN - Founded by Minnie Mary Chase, the history of Chase Memorial Nursing Home is rich and profound.

Over the years, it has transformed from a simple nursing establishment into a sophisticated rehabilitation and residential care facility, reflecting its continual adaptation and commitment to resident care.

A landmark transformation was the integration of the Eden Alternative program, which introduced children, pets, and plants into the nursing home environment to create a warm, home-like atmosphere.



Chase Memorial Nursing Home & Rehab earned a 4-star Quality Measures rating from the Centers for Medicare and Medicaid Services (CMS), reflecting their commitment to outstanding clinical care and resident well-being. The honor was presented to the team by Assemblyman Joe Angelino.



During a recent build-your-own sundae bar, Chase residents had a wonderful time creating personalized treats with ice-cream, chocolate syrup and toppings. (Submitted photos)

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“NBT Bank’s branch network now exceeds 175 locations,” Kingsley said. “We are proud to support that growth from our headquarters here in Chenango County.”

Branding with Norwich Flare

Norwich residents may have noticed a splash of new color on the streets last year. Alongside a new “It Starts Here” marketing campaign, NBT introduced marketing vehicles acquired through the Evans Bank merger, including a Jeep flourishing the NBT logo and an ice cream truck to engage with the community more personally.

“Our brand reflects the everyday services that make life work, as well as the extraordinary moments we’re privileged to help bring to life,” said NBT Bank President Joseph Stagliano, noting that the ice cream truck will return to the roads once the weather warms up.

Local Impact: \$190,000 for United Way

While NBT’s footprint now stretches across seven states, from Buffalo, NY, to a new full-service office in Portland, Maine, the bank

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Above: NBT Bancorp President and CEO Scott Kingsley, joined by NBT Bank President Joseph Stagliano, speaks to employees during a branch picnic held in Norwich last summer. (Photo submitted by NBT)



Right: Employees of NBT Bank in Norwich present a check to the United Way of Mid Rural New York. Staff members raised \$95,000 for the nonprofit, a contribution that was matched dollar for dollar by NBT. (Photo submitted by NBT)



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remains one of Chenango County’s largest employers. Approximately 475 local staff members occupy NBT locations in all four corners of Chenango County.

That local workforce led the charge in community giving in 2025. NBT presented the United Way of Mid Rural New York with a \$190,000 contribution for its fall campaign. The total was comprised of \$95,000 in personal donations from employees, which the bank matched dollar-for-dollar.

“Supporting the United Way is a collective investment in the well being of our community – an investment powered equally by the generosity of our people and the company’s commitment to doing what’s right,” said Kinglsey, adding that the effort reflects “the best of who we are as an organization.”

Other key local investments in 2025 included \$100,000 to the Chenango Valley Home and Apartments capital campaign to support new assisted living and memory care services. What’s more, NBT gave support for the Norwich Business

Improvement District to refurbish 31 decorative light posts along Broad and Main Streets, enhancing downtown safety, aesthetics, and the overall downtown experience.

“As a proud partner of the Norwich business community and an employer with hundreds of team members based in our downtown offices, we were excited to be a part of this lighting project,” Stagliano said. “Our support reflects NBT’s ongoing commitment to efforts that enhance our community and make it more vibrant.”

Banking in the 21st Century

Looking ahead in 2026, NBT leadership is focusing on growth and “evolving processes” through the use of generative AI. According to Stagliano, the bank is using AI to handle fraud detection and data analysis, freeing up employees to focus on “meaningful customer interactions.”

“As we enter an exciting new chapter with generative AI, we are focused on using these advanced tools to create an enhanced, efficient and frictionless experience for both customers and

employees,” said Stagliano.

On growth, Kingsley also said NBT is “excited about the strategic growth we have achieved through our recent mergers.”

“We’re also bullish on the opportunities we have to grow every line of business that NBT offers, from our core banking services to wealth management, insurance and more,” Kingsley added. “In every case, our team members are working to offer our customers holistic relationships that address all their financial challenges and opportunities.”

The bank’s culture was also recognized externally in 2025, with NBT earning the top spot in the J.D. Power U.S. Retail Banking Satisfaction Study for Upstate New York.

“NBT’s focus for 2026 and beyond is on developing our people, evolving our processes, and growing our business,” said Kingsley. “Like the leaders that have come before us, we believe our people are our greatest asset. We are proud of the way they exemplify our values and deliver for our customers and each other every day.”

Historical Chenango County -

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Northeast Classic Car Museum

Chamber Member
24 Rexford St., Norwich, NY 13815
(607) 334-2886
<https://classiccarmuseum.org>

An eclectic collection of rare and interesting automobiles from the early years of the automotive age. The NECCM has over 200 classic and vintage vehicles on display in five climate-controlled buildings. Informative videos, period fashions, and more enhance the Museum Experience. .

Bullthistle Model Railroad Museum

33 Rexford Street, Norwich, NY 13815 (607) 336-4166 or (607) 847-8551
<https://bmrs.org>

Open Saturdays from 1:00 PM - 4:00 PM
Participatory and educational exhibits including visual displays designed to depict the effect of the Railroads on the people and economy of Chenango County. An exhibit recreates the New York Ontario & Western railroad yard which was located in Norwich.

White Store Church and Evergreen Cemetery

NYS Rte 8 and White Store Rd,
Town of Norwich, Norwich, NY
Classic New England style meetinghouse, built 1820.

Oxford Historical Society Museum

Depot Street Oxford, NY 13730
(607) 843-9926
Museum pertains to Oxford’s history and has a vast collection of railroad memorabilia

Oxford Memorial Library

8 Fort Hill Park Oxford, NY 13830
(607) 843-6146
Theodore Burr, the famous builder of covered bridges, and inventor of the patented Burr Truss, built this Federal style house, as a home for his family, between 1809-1811. It is in fact, the only structure that Burr built which remains in existence today. It has been a library since 1901, and was listed on the state and National Register of Historic Places in 1981.

Plymouth Historical Society Depot

Plymouth, NY 13832 (607) 334-9721
An old railroad station that has been restored and is now owned by the Historical Society.

Preferred Manor

45 South Main St., New, Berlin, NY 13411
(607) 847-6238
Large, imposing residence built in 1831 that features one of two indoor weathervanes still in existence. 1800’s kitchen and servant’s quarters still in use. Preferred Manor was also a stop on the Underground Railroad. Currently owned by Preferred Mutual

The Afton Museum

116 Main Street, Afton, NY 13730
(607) 639-2720
The Afton Museum consists of a barn and house full of historic exhibits.

The Rosekrans Building

62 Genesee Street Greene, NY 13778
(607) 843-6876
Built in 1860 by the Masher Brothers; unique for its molded sheet iron storefront.

Young’s Round Barn

Route 12, South Greene, NY
Built in 1931 it was constructed and designed by the same man that built the Bates’ round barn

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Caring for Chenango County Families Since 1991

Chase Memorial fills beds and looks to invest in additional property -

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Memorial ensures that safety and wellness are prioritized.

Specific Story with a Positive Outcome

Hitchcock said they have an employee that is attending Boces and after graduating in May, he will work at Chase as an LPN.

“All of this cost him nothing, and we look forward to his return as a full time LPN,” she said.

It’s a win win for everyone,” Hitchcock added.

Chenango County Advantages and Limits

Hitchcock noted transportation is one of the most challenging limitations and with the only nearby hospital being Chenango Memorial, transporting to and from the facility can be a challenge.

“The area itself has its challenge with shopping and going to events,” she said. “It can be difficult but it’s so beautiful here and it’s such a close knit community, even the local churches come visit and do church services.”

“The Unadilla Valley Central School has been wonderful too. They do senior events with us and sometimes pick the residents up for events and other times they come here and sit with the residents,” Hitchcock noted.

She said even though



Chase Memorial residents enjoyed the annual Halloween Parade with the senior class for Unadilla Valley Central School. (Submitted photo)

Chenango County is small, it has much to offer beyond the challenges and makes for a great home life for everyone, including the Chase residents.

Workforce and Talent

Hitchcock said that with the challenge of transportation, they are quick to help out and change up schedules to avoid any obstacles employees may face.

“We work it out with our staff,” she said.

She also noted the statewide nursing shortage is a

challenge but their CNA program has been key to helping them retain and grow employees.

“Also, about a year ago, we started a Recruitment and Retention Committee and rotate sites and groups from each site,” said Hitchcock.

“We go to Binghamton or they come up here to New Berlin and we discuss how many open positions we have and work together to see what we can do to continue recruiting,” she said.

Hitchcock said their com-

mittee works very hard and at this time, they have only nine positions to fill across the departments.

She said they are also available for on the spot interviews when someone is looking for a job. and attend all Job Fairs.

“If Boces has graduates, we let them know we have openings,” Hitchcock added.

What Needs Attention in Chenango County

“Resources are important and to speak for the Town of New Berlin, they’ve been

working on the internet services and bringing that to the area,” said Hitchcock.

“The water project is another project that is taking place and many families come in and talk about that,” she added.

Hitchcock said she can speak for the entire county, resources is what needs attention and for being a rural community, they all ban together to get things done.

Community Partners

“I can’t speak enough about

the Unadilla Valley Central School,” said Hitchcock. “They are fantastic and the kids get very involved with the residents and doing community events. They also come here to work and we do hope they stay.”

“NBT has been huge supporting and partnering,” she continued. “Preferred Mutual, the town, the ambulance squad, they are fantastic to us, I cant say enough.”

“Chobani is always helpful and dropping off things and doing events in town, the Legion is here quite a bit for the veterans. We’re very fortunate with so many partnering with us,” Hitchcock said.

“Our Mayor Peter Lennon will do anything he can for us and for everyone in New Berlin,” she added. “We’re very fortunate.”

Programs and Community Events

“We go out to many of the events we’re invited to and take our van filled with residents,” Hitchcock said. “Any town event we have, we try to get out to be part of it all.”

When we went to the tree lighting, the boy scouts were very helpful with parking,” she said. “We love our little niche in New Berlin and we’re invested.

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