

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.

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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.

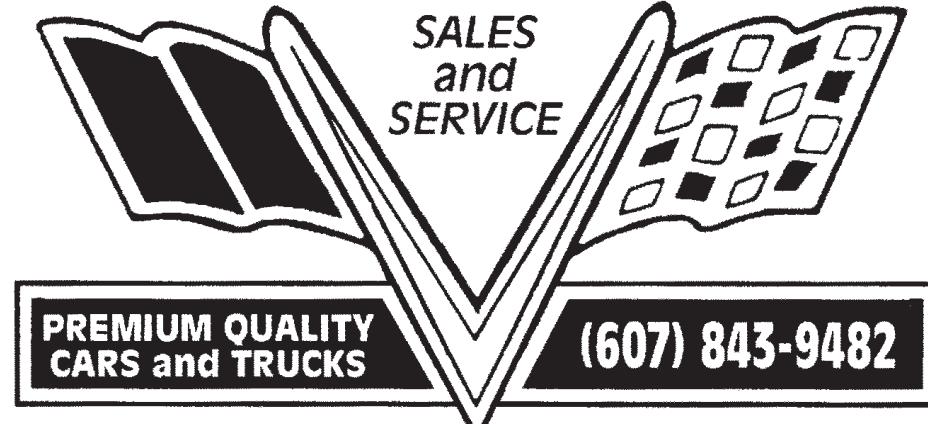
On growth, Kingsley also said NBT is "excited about the strategic growth we have achieved through our recent mergers."

"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."

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Historical Chenango County -

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Northeast Classic Car Museum

Chamber Member

24 Rexford St., Norwich, NY 13815

(607) 334-2886

<https://classicarmuseum.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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Chase Memorial fills beds and looks to invest in additional property -

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"Chase Memorial building has been located in New Berlin since 1969 and opened its doors in 1970, through many transitions," said Chase Memorial Executive Director Patricia Hitchcock.

Hitchcock said Good Shepherd took over in 2017 and is one of three sister facilities, one is in Endwell and one in Binghamton.

"The facilities in Broome County offer more levels of care with assisted living, independent apartments and very small nursing home units with rehab and also long-term care," Hitchcock added.

"New Berlin is the only facility that is long term care, emulating a nursing care facility," she said.

Chase Memorial has a wide array of services tailored to serve the diverse needs of its residents. The facility manages complex medical requirements and advancements in elderly care continue to support the well being of every resident.

"Most importantly, we are a not-for-profit organization and all of the profit we make goes right back into Chase, the organization, and the employees."

"There are very few not-



Chase Memorial building has been located in New Berlin since 1969 and opened its doors in 1970. It is the only facility in New Berlin that provides long term care. (Photo by Kelli Miller)

for-profits left in New York State and I'm very proud of working here," she said.

A Beautiful Place to Live

"Being in New Berlin does have its challenges but that is what also makes it so beautiful," said Hitchcock.

"I would say most of our residents are local to the county and a few originated in Otsego County but for the most part the residents are from Chenango County," she said.

"The residents do not have to be from Chenango County, and we have had a few residents from other countries," she continued. "When I start-

ed working here two years ago, we had a resident from Poland and one resident who was discharged recently was originally from Italy."

With many of the residents related to staff, Hitchcock said everyone is invested.

She said they also work hand-in-hand with local hospitals and are very fortunate to work with Chenango Memorial.

"Our closest hospital is Chenango Memorial and we also see quite a few residents come out of Bassett, in Cooperstown and the Binghamton UHS systems," said Hitchcock.

2025 Developments

"We're still actively leaning toward the new building," said Hitchcock. "I would love to break ground within the year but it takes time. We're in the planning stages and have an architect picked out."

She said the new building will be two floors, housing about 60 beds, appropriate for staffing and for the needs of the community.

"It will be a little different campus structure but it will be right here in New Berlin," she said.

Hitchcock said they are almost fully staffed now with about 120 employees, and can house about 80 residents. At this time she noted they have 70 beds filled.

One Year Reflection

"One of our big goals for 2025 was to increase our quality star rating," Hitchcock said. "When I started working here two years ago, we were a two-star facility. The rating does not reflect on the work the staff are doing to take care of the residents."

She said the star rating is data driven and they must submit to the State and to the Government on a quarterly basis.

"It's all encompassing from how they move, to what their skin looks like, if they have fallen, to many other ailments and every quarter we submit for every single resi-

dent," said Hitchcock.

"We were able to get our rating up to a four-star facility, all around we are five-star for short-term rehab and four-star for long-term care," she continued. "So, we're just close to being a five-star facility quality."

"So looking back, I would say, keep pushing, so we're so close to the five-star," Hitchcock added.

"We've done a lot of work here and we have a lot of great staff and they're doing something right," said Hitchcock.

"We have a new dietary company, with all fresh foods and vegetable and the therapy staff is amazing and I just couldn't be more proud of everyone," she said.

Plans for 2026

"We're still going for our four or five-star goal and continue planning the new building," Hitchcock said.

Recently, Good Shepherd Communities sent a "Letter of Intent to Purchase real Property" to the Village of New Berlin.

According to officials, the parcel under consideration is a 7.6 acre undeveloped, unused lot currently owned by the Village near the Rotary Pavilion.

A public hearing in February will address and take action of the intent to purchase as Good Shepherd awaits consideration for the purchase which could

finalize the site selection for the future 60-bed Chase Memorial Nursing Home and Rehabilitation Facility.

Milestones and Growth

"One thing we have improved on is our staffing and recruitment," said Hitchcock. "The area we are in has very little public transportation and we have no Uber, or taxi service, so we believe in growing our own staff."

"We've been holding our own free Certified Nursing Assistant (CNA) training programs on site and have been able to offer three classes a year and provide jobs to the community," she said.

"This has helped us with our quality measures and put people in jobs," Hitchcock added.

Hitchcock noted they also sponsor staff members to go back to school for nursing to become a Licensed Practical Nurse (LPN).

"I really think building our own staff and empowering them to establish themselves and stay in the community, is what is making us thrive here and achieve our goals for our star ratings," said Hitchcock.

She said the dedicated and qualified staff at Chase Memorial is central to the facility's success and with a focus on resident-centered care principles, Chase

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Supporting Community Members Through Care and Loss:

Our team at Hospice & Palliative Care of Chenango County knows that caring for a loved one is both fulfilling and sometimes overwhelming. To help caregivers in our community, Hospice Chenango offers a Caregiver Support Group that meets every other Thursday at the hospice office, located at 33-39 Court Street in Norwich. Virtual options to attend are also available to best accommodate the needs of the caregivers. This group, which launched in the beginning of 2025, provides a welcoming space for caregivers to share experiences, gain emotional support, and connect with others who understand the challenges and rewards of caregiving. The sessions are led by Jo Schel, LCSW, a therapist and former caregiver, who brings valuable insight and compassion to each meeting. Participation is free and open to all caregivers in Chenango County. Anyone interested in joining or hoping to learn more, please call the Hospice office at 607-334-3556 to register.

Hospice & Palliative Care of Chenango County also offers support to those experiencing grief and loss. Losing a loved one can feel isolating, but community members experiencing a loss do not have to go through it alone. Those looking for more support are welcome to join our grief support group, where members come together to share their experiences with loss. The grief group meets every other Wednesday, also at the hospice office in Norwich. If you are interested in attending, new members are welcome to join at any time. Contact Grief Services Coordinator, Jordyn Raynor, LMSW at 607-334-3556 with any questions.

For more information about all of the services Hospice Chenango provides throughout your community or to learn how you can help, please visit Hospice Chenango's website at hospicechenango.org or call 607-334-3556. Hospice & Palliative Care of Chenango County is honored to walk alongside community members and their loved ones during challenging times, ensuring dignity and comfort every step of the way.

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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 band 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 can't 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."

Every community. Every connection. Everybody benefits.®

We believe in showing up for the organizations, people, and places that shape our community. And as a part of this community, we're committed to making care more accessible – where and when it matters most. Together we create meaningful connections that support healthier lives. And when we come together, everybody benefits.

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Norwich Wealth Management



Norwich Wealth Management is built on a legacy of service that spans nearly 90 years. Our office has been a trusted resource for families in our local community and across the country, helping them navigate markets, life transitions, and generational wealth decisions through changing economic cycles.

Over nearly nine decades, we've grown alongside our clients—often working with grandparents, parents, and now adult children—providing continuity, perspective, and a steady hand. That history shapes how we serve you today: with long-term thinking, deep relationships, and a commitment to being here for your family for generations to come.



2026 Forbes Best-in-State Wealth Management Team

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Source: Forbes.com (January, 2026). Forbes Best-in-State Wealth Management Teams ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each team's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor and team, and are not indicative of future performance or representative of any one client's experience. Past performance is not an indication of future results. Neither Forbes nor SHOOK Research receive compensation in exchange for placement on the ranking. For more information, please see <http://www.SHOKresearch.com/>. SHOOK is a registered trademark of SHOOK Research, LLC.