

2024 ESL IN THE COMMUNITY REPORT

Looking Ahead in 2025



Progressing with Purpose

As we step into 2025, we are filled with optimism and determination to continue advancing our mission and Purpose. This year, we recognize that true growth is measured not just by what we achieve, but also by the positive impact we create for those we serve.

In 2025, we aim to build upon our existing foundational values and continue to progress, all guided by our commitment to purposeful action to help our community thrive and prosper. We embark on 2025 with the following commitments:

Innovating for Superior Experiences

Delivering superior experiences for both our members and employees continues to be of paramount importance. To stand out among our competition, we must leverage feedback to refine our services to ensure they reflect the needs of those we serve.

Strengthening Through Reinvestment

In line with our mission, we will continue to reinvest in the organizations, programs, and systems that create opportunities for individuals and businesses to thrive. This will be further evidenced through sharing our financial success with our members and reinvesting vital philanthropic dollars into our nonprofit community.

Together, we look forward to bringing personalized banking solutions and dedicated service to new neighborhoods and communities. We're committed to being a partner and a trusted ally in your success.

Thank you for being part of our journey. Your trust and collaboration fuel our work and inspire our progress.

Fostering Connection

Every interaction with our customers is an opportunity to better understand and support their needs. This year, we are focused on building and deepening relationships, both with our long-standing members and new customers.

Expanding Our Footprint

2025 is an exciting year for ESL, as we embark on several new efforts to grow with our community. This year we look to obtain regulatory approval of and close the deal with Generations Bank. We also will open our Bull's Head branch in the City of Rochester, bringing in-person financial services back to individuals and businesses of the southwest area of the city.

As we navigate 2025 together, we look forward to creating meaningful change that uplifts our members and strengthens our community. We know that we can achieve the most when we move forward together, with purpose.

Here's to progressing with purpose and building a brighter future together.