

**Memorandum**

**To: Community Reinvestment Act Public File**

**From: Cathy Pink, Community Reinvestment Act Officer**

**Date: July 18, 2024**

**Subject: Community comments relative to Glens Falls National Bank meeting the credit needs of the community.**

**During the period January 1, 2024 – June 30, 2024, Glens Falls National Bank did not receive any negative correspondence concerning the bank's ability to meet the community credit needs. In the future, if we do receive such correspondence, it will be included in the Public File, together with our reply.**