



Canandaigua National Bank & Trust



CRA Public File

2024

Table of Contents:

Branch List	Page 3
Product and Service Guide	Pages 4-5
Assessment Area Map	Page 6

CANANDAIGUA NATIONAL BANK -BRANCH/OFFICE NETWORK

Count	Branch Name	Address	City	State	Zip	County	Censustrac	Census Tract Income Level	Sat Hours	Sun Hours	Wi-Fi?
1	Geneva	287 Hamilton St	Geneva	NY	14456	69	0519.00	Moderate	Y	N	Y
2	Brockport	4765 Lake Rd	Brockport	NY	14420	055	0153.03	Middle	Y	N	Y
3	East Ave (Wealth Management) *	600 East Ave	Rochester	NY	14607	055	0010.00	Middle	N	N	N
4	College Town	1341 Mt. Hope Ave	Rochester	NY	14620	055	0038.06	Low	N	N	Y
5	Henrietta	1225 Commons Way	Rochester	NY	14623	055	0131.01	Middle	Y	N	Y
6	Penfield	1816 Penfield Road	Penfield	NY	14526	055	0116.05	Middle	Y	N	Y
7	Brighton	2075 Monroe Ave	Rochester	NY	14618	055	0129.00	Upper	Y	Y	Y
8	Chili	3228 Chili Avenue	Chili	NY	14624	055	0146.01	Upper	Y	N	Y
9	Honeoye Falls	99 West Main Street	Honeoye Falls	NY	14472	055	0124.01	Upper	Y	N	Y
10	Honeoye	8633 Main Street	Honeoye	NY	14471	069	0520.03	Middle	Y	N	Y
11	Irondequoit	2128 Hudson Avenue	Rochester	NY	14617	055	0106.02	Middle	Y	N	Y
12	Perinton	6720 Pittsford Palmyra	Fairport	NY	14450	055	0117.11	Upper	Y	N	Y
13	Rochester	45 East Main Street	Rochester	NY	14614	055	0094.04	Unknown	N	N	Y
14	Basin Park	1150 Pittsford Victor	Pittsford	NY	14534	055	0117.08	Upper	N	N	N
15	Greece Ridge	2455 West Ridge	Rochester	NY	14626	055	0141.03	Middle	Y	N	Y
16	Webster BayTowne	1998 Empire Blvd	Webster	NY	14580	055	0115.07	Upper	Y	N	Y
17	Pittsford	18 State Street	Pittsford	NY	14534	055	0123.01	Upper	Y	N	Y
18	Bloomfield	4 Main Street	Bloomfield	NY	14469	069	0505.01	Middle	Y	N	Y
19	Manchester	119 South Main Street	Manchester	NY	14504	069	0503.02	Middle	Y	N	Y
20	Mendon	51 Assembly Drive	Mendon	NY	14506	055	0124.02	Upper	N	N	Y
21	Farmington	6183 Route 96	Farmington	NY	14425	069	0502.03	Middle	Y	N	Y
22	Lakeshore	709 South Main Street	Canandaigua	NY	14424	069	0511.02	Upper	Y	Y	Y
23	Victor	61 West Main Street	Victor	NY	14564	069	0501.05	Upper	Y	N	Y
24	Canandaigua	72 South Main Street	Canandaigua	NY	14424	069	0510.01	Moderate	N	N	Y
25	Alexander Park	210 Alexander St.	Rochester	NY	14607	055	0029.00	Moderate	Y	N	Y
26	Webster Jackson-Ridge	1155 Ridge Road	Webster	NY	14580	055	0112.09	Middle	Y	N	Y
27	Greece Latta & Long Pond	3204 Latta Road	Rochester	NY	14612	055	0135.07	Upper	Y	N	Y
28	Sarasota FL WSG (Trust Service Office)*	1586 Main St.	Sarasota	FL	34236	115	0001.04	Upper	N	N	N
	*Non branch location										
	 Branches Located in Low Tracts										
	 Branches Located in Mod Tracts										



Product and Service Guide

Products:

- Personal & Business Checking Accounts
- Personal & Business Debit Cards
- Personal ATM Card
- Personal & Business Savings Accounts
- Certificates of Deposit
- Personal & Business Credit Cards
- Personal & Business Loans & Lines of Credit
- Mortgages
- Insurance
- Retirement
- Trusts
- Investments
- Financial Planning

Services:

- Auto Deduct
- Automated Teller Machines (ATMs) – including enhanced machines
- Automatic Transfers
- ACH Origination
- Bi-Weekly Payments
- CardCash- Business debit card rewards program
- Check Imaging
- CNBankerREWARDS – Consumer debit card rewards program
- CNBanker Voice- Telephone banking
- CNB Mobile and Online Banking – Consumer and business
- CNBillPay®
- CNBusiness BillPay
- CNBusiness Deposit (Remote Deposit Capture)
- Coin Counting Machine
- Coin Disbursement Machine
- Comprehensive Financial Planning
- Courtesy Limit
- Custodial Services
- Customer Call Center
- Direct Deposit
- Discounted Loan Rates
- Easy Switch Service
- Employer Sponsored Programs
- Estate Administration
- e-statements
- Family Wealth

- Government Banking
- Institutional Custodial Services
- Insurance Planning
- Insurance Quotes
- IntraBank Transfers
- Investment Management
- IRA Trustee / IRA Custodian
- Life Insurance Review
- Local and County Industrial Development Programs
- Manage My Debit Card- Debit card controls and alerts service
- Mobile Wallet Integration – Apple Pay, Google Pay, Samsung Pay
- New York Business Development
- Night Deposit
- Non-Discretionary Account
- Notary Public Services
- Online Trust/Investment Account View
- PPC (Payment Processing Consultants) Credit/Debit card processing for businesses
- Payroll Processing Partner Services
- Pension/Profit Sharing Plans
- Positive Pay
- Private Banking
- CNB Mobile Deposit Retirement Services
- Safe Deposit Box Rental
- Safekeeping
- Small Business/Economic Development
- Tax Planning
- Text Banking
- The Canandaigua Bond Fund
- Transaction Review
- Transfer Funds
- TransPerfect Translating Service
- Trust & Estate Planning
- WiFi service in branch
- Will Review
- Wire Transfers

Assessment Area Map

