

One Hundred & Fifty Years



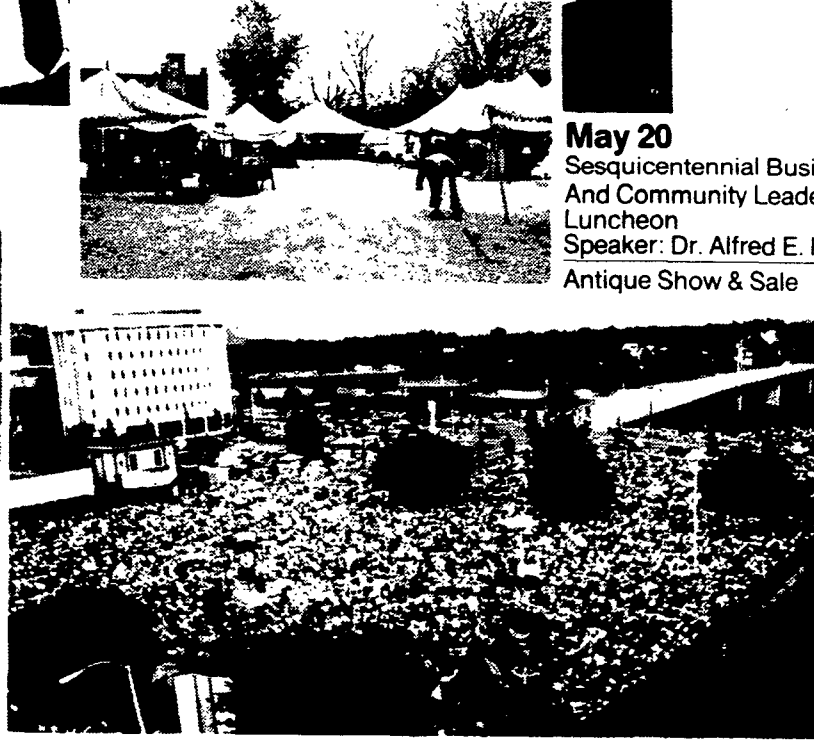
March 26 Annual Meeting of Stockholders



May 20 Sesquicentennial Business And Community Leaders Luncheon
Speaker: Dr. Alfred E. Kahn
Antique Show & Sale



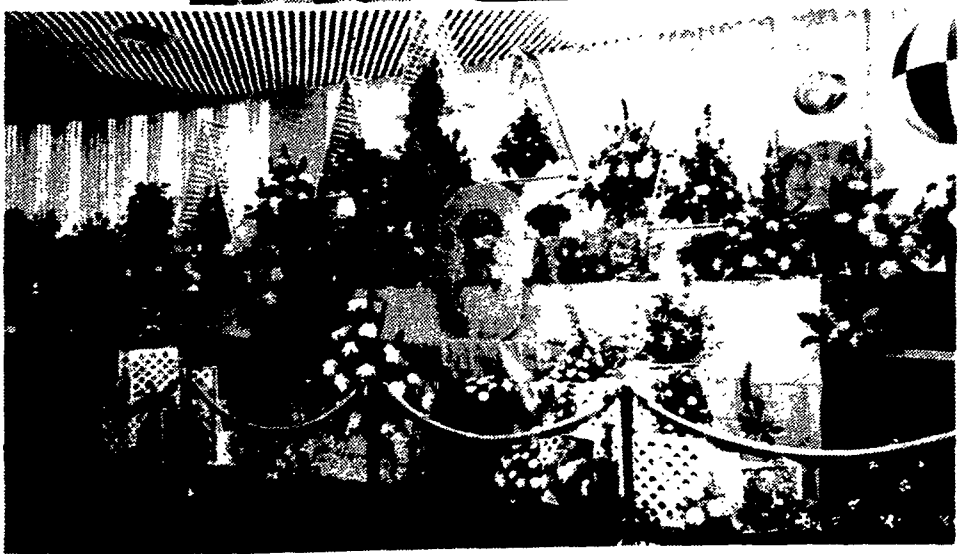
June 26 Old Timers' Baseball Game



July 2 Independence Day Community Outdoor Concert



July 17 Sixth Annual Elmira-Thon



September 10 & 11 Sesquicentennial Flower Show



August 12, 13, 14 Sesquicentennial Festival of Balloons

October 22
The 150th Anniversary of the Chemung Canal Trust Company's first day of business

During 1983—Chemung Canal Trust Company's Sesquicentennial Year—we have looked back on one hundred and fifty years of banking to the communities we serve. Our anniversary events were designed to appeal to a variety of interests and we hope you enjoyed one or more of them. They were our way of saying "thank you" for your support over the years. A bank is only as strong as the people behind it, and we are proud to be a positive force in the growth of this beautiful area.

As we look ahead, we reaffirm our commitment to remain the area's largest independent banking institution, and to continue to be a strong financial base for the people and businesses of the Southern Tier.



150 Years of Banking
Chemung Canal Trust Company

ELMIRA, NEW YORK

MAIN OFFICE ONE CHEMUNG CANAL PLAZA, ELMIRA, NEW YORK

WESTSIDE OFFICE
626 West Church Street

BIG FLATS OFFICE
437 Maple Street

SOUTHPORT OFFICE
951 Pennsylvania Avenue

WAVERLY OFFICE
405 Chemung Street

HORSEHEADS OFFICE
902 South Main Street

ARNOT MALL OFFICE
Rt. 17 and Chambers Road

MONTOUR FALLS OFFICE
303 West Main Street

ELMIRA HEIGHTS OFFICE
100 West McCanns Boulevard