



FAIRPORT SAVINGS BANK

FOR IMMEDIATE RELEASE

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New Fairport Savings Bank Mortgage Program Recognizes Those Who Serve

“STAR” program offers competitive financial discount on closing costs

Fairport, NY—To recognize those who selflessly serve the community, Fairport Mortgage, a division of Fairport Savings Bank, has launched a new home mortgage financing program.

The “**STAR**” program—created for **S**ervice members, **T**eachers, **A**nd first **R**esponders—provides a competitive \$500 off closing costs on home loans. Eligibility requirements are as follows:

- Active service members
- Emergency medical responders
- Full-time teachers employed with a public or private school
- Volunteer firefighters, police officers, and firefighters employed full-time with the city, county, or state
- Property must be a one-unit, owner-occupied home

“We believe in community involvement and support; it’s one of our core values,” said Fairport Mortgage Vice President and Sales Manager Patrick Marks. “Getting a mortgage is one of the biggest financial decisions people can make, which is why we wanted to provide something tangible like the STAR program to give special recognition and reward those who serve.”

Webster resident and teacher of the deaf **Kristy Duncan** was new to banking with Fairport Savings Bank. “I was attracted to the STAR program because, unlike other mortgage lenders we considered, Fairport Savings Bank rewarded me for being a teacher in the community.”

Kristy also noted that she and her husband had already received a mortgage approval through another lender. Before making their final decision, they decided to meet with Fairport Mortgage Senior Loan Officer Debbie Valerino at the Penfield branch. “After just one conversation with Debbie, we applied for a mortgage. It was quick, easy, and her whole team was highly professional. In a matter of days, we were approved and ready for closing. I cannot recommend Fairport Mortgage highly enough.”

What started as a one-location community savings bank in 1888 is now a company with five full-service branch locations, three dedicated mortgage offices, an expansive ATM network, broad offerings of online and mobile banking e-services, and two divisions—Fairport Wealth Management and FSB Insurance Agency for investments and insurance. Fairport Savings Bank prides itself on being effective and strategic while retaining its community commitment and customer focus.

About FSB Bancorp, Inc.:

FSB Bancorp, Inc. is the bank holding company of Fairport Savings Bank, a New York (NY) chartered savings bank headquartered in Fairport, NY. The Bank conducts business from its main office in Fairport, NY, and four branches located in Penfield, Perinton, Irondequoit, and Webster, NY. The Company also has three mortgage origination offices located in Rochester, Buffalo, and Watertown, NY. The Company's principal business consists of originating one- to four-family residential real estate mortgages, home equity loans and lines of credit, commercial real estate, multi-family, construction, commercial and industrial, and other consumer loans. The Company attracts retail deposits from the general public in the areas surrounding its main office and branches, offering a wide variety of deposit products. Through Fairport Wealth Management, the Bank offers non-deposit investment products, consisting of annuities, insurance products and mutual funds. Visit www.fairportsavingsbank.com for more information.