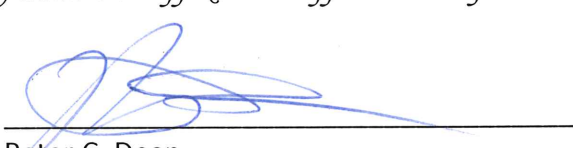


New York State Department of Financial Services

I, Peter C. Dean, General Counsel for Banking, New York State Department of Financial Services, hereby approve, pursuant to the New York Not-for-Profit Corporation Law Section 301(a)(5)(b), as amended, the use of the word or a derivative of the word "bank" in the name of **GREATER MOHAWK VALLEY LAND BANK CORPORATION**

THE APPROVAL GRANTED HEREIN DOES NOT CONSTITUTE A LICENSE TO ENGAGE IN ANY PARTICULAR ACTIVITY OR INDICATE A DETERMINATION THAT NO SUCH LICENSE IS NECESSARY. IT DOES NOT ITSELF OPERATE TO RESERVE THE NAME WITH THE SECRETARY OF STATE.

In Witness Whereof, I have hereunto set my hand and affixed the official seal of the Department this 25th day of October 2016.


Peter C. Dean
General Counsel for Banking