

Community Bank System, Inc.
Annual Meeting of Shareholders
May 20, 2020

RULES OF CONDUCT

Welcome to Community Bank System, Inc.'s 2020 Annual Meeting of Shareholders. In the interest of all Shareholders and a productive meeting, we ask for your cooperation in observing the following Rules of Conduct:

1. The business of the Annual Meeting of Shareholders will be conducted as set forth in the Agenda. The business to be conducted at the Annual Meeting is set forth in the Notice of 2020 Annual Meeting of Shareholders and Proxy Statement, dated April 1, 2020.
2. Only Shareholders of record as of the close of business on March 23, 2020, or those who hold a legal proxy for the 2020 Meeting, may submit questions and vote at the 2020 Meeting. To vote or submit questions, please login as a Shareholder by entering the 16-digit control number, which you received with your proxy materials either by U.S. mail or email, found on your proxy card, voting instruction form, or notice. **If you have already voted your shares, your vote has been received by the Company's Inspector of Elections and there is no need to vote those shares during the 2020 Meeting, unless you wish to revoke or change your vote.**
3. Shareholder questions pertinent to the Annual Meeting matters will be addressed during the Meeting as time allows. In order to give as many Shareholders as possible the opportunity to ask questions, we ask that you please limit yourself to two questions. Questions may be submitted online beginning at the start of the Annual Meeting in the "Ask a question" text box on the virtual shareholder meeting portal at <http://www.virtualshareholdermeeting.com/CBU2020>.
4. Shareholder questions on the matters to be voted on by Shareholders at the Annual Meeting should be submitted before or as those matters are presented. Following adjournment of the formal business of the Annual Meeting, the Company will address general questions from Shareholders.
5. Shareholders' views, constructive comments, and criticisms are welcome, but the Company will not address questions that are related to personal or customer related matters, that are not pertinent to Annual Meeting matters, or are otherwise out of order or not suitable for the conduct of the Annual Meeting. Recording of the Annual Meeting webcast is prohibited.
6. In the event of technical malfunction or other significant problem that disrupts the Annual Meeting, the Chair may adjourn, recess, or expedite the Annual Meeting, or take such other action that the Chair determines is appropriate in light of the circumstances.
7. If you have difficulty accessing the Annual Meeting, please call 1-800-586-1548 (toll free) or 1-303-562-9288 (international). Technicians will be available to assist you.

We appreciate your participation. Your fellow Shareholders will appreciate your courtesy in observing these procedures.