

**OPERATING AGREEMENT
OF
FHFCU LOT, LLC**

This Operating Agreement of FHFCU LOT, LLC, a limited liability company organized pursuant to the Law, as defined herein, is entered into and shall be effective as of the Effective Date, as defined herein, by and between the Company, as defined herein, and the Member, as defined herein.

**ARTICLE I
DEFINITIONS**

For purposes of this Operating Agreement, unless the context clearly indicates otherwise, the following terms shall have the following meanings:

1.1. Agreement. This Operating Agreement, as amended from time to time, and as set forth in more detail in Section 2.2.

1.2. Articles. The Articles of Organization of the Company, as defined herein, as properly adopted and amended from time to time by the Member, as defined herein, and filed with the Department, as defined herein.

1.3. Board. The group of Managers, as defined herein, and set forth in more detail in Article VII hereof.

1.4. Capital Account. The account maintained by the Company, as defined herein, for the Member, as defined herein, determined in accordance with Article VIII.

1.5. Capital Contribution. Any contribution of money, property, services or obligation to contribute money, property or services made by, or on behalf of, the Member, as defined herein.

1.6. Code. The Internal Revenue Code of 1986, as amended from time to time.

1.7. Company. FHFCU LOT, LLC, a limited liability company formed under the laws of the State, as defined herein, and any successor limited liability company.

1.8. Department. The New York Department of State.

1.9. Initial Capital Contribution. The Capital Contribution agreed to be made by the initial Member as described in Article VIII.

1.10. Law. The New York Limited Liability Company Law, as amended from time to time.

1.11. Manager. A person as described in Article VII hereof.

1.12. Member. First Heritage Federal Credit Union.

1.13. Officers. Persons serving as Officers as designated by the Managers.

1.14. Organization. A Person, as hereinafter defined, other than a natural person. Organization includes without limitation, corporations (both non-profit and other corporations), partnerships (both limited and general), credit unions, joint ventures, limited liability companies, and unincorporated associations.

1.15. Person. An individual, trust, estate, or any incorporated or unincorporated organization permitted to be a member of a limited liability company under the laws of the State, as defined herein.

1.16. State. The State of New York.

1.17. Taxing Jurisdiction. Any federal, state, local or foreign government that collects taxes, interest or penalties, however designated, on the Member's share of the income or gain attributable to the Company.

ARTICLE II FORMATION

2.1. Organization of Company. The Member hereby organizes the Company as a limited liability company pursuant to the laws of the State.

2.2. Agreement. For and in consideration of the mutual covenants herein contained and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Member executing this Agreement hereby agrees to the terms and conditions of this Agreement, as it may be amended, from time to time, in accordance with this Agreement. It is the express intention of the Member that this Agreement shall be the sole source of agreement between and/or among the parties with regard to the operation of the Company, and except to the extent a provision of this Agreement expressly incorporates federal income tax rules or is expressly prohibited or ineffective under applicable law, this Agreement shall govern, even when inconsistent with, or different than, the provisions of State law or any other law or rule. To the extent any provision of the Agreement is prohibited or ineffective under any applicable law, this Agreement shall be considered amended by the smallest degree possible in order to make the Agreement effective. In the event any applicable law is subsequently amended or interpreted in such a way as to make any provision of the Agreement that was formerly invalid valid, such provision shall be considered to be valid from the date of such interpretation or amendment.

2.3. Name. The name of the Company is FHFCU LOT, LLC. All business of the Company shall be conducted under that name or under any other name determined by the Board, but in any case, only to the extent permitted by applicable law.

2.4. Effective Date. The Agreement shall become effective upon the filing and acceptance of the Articles by the Department.

2.5. Term. The term of the Company shall begin upon the Effective Date and shall continue in existence until dissolved and its affairs wound up in accordance with applicable law and in accordance with this Agreement.

2.6. Registered Agent and Office. The registered agent for the service of process and the registered office shall be that person and location reflected in the Articles as filed with the Department. The Board may change, from time to time, the registered agent or office through appropriate filings with the Department. In the event the registered agent ceases to act as such for any reason, or the registered office shall change, the Board shall promptly designate a replacement registered agent or file a notice of change of address as the case may be. If the Board fails to designate a replacement registered agent or change of address of the registered office, the Member may designate a replacement registered agent or file a notice of change of address.

2.7. Principal Office. The principal office of the Company shall be located 110 Village Square, Painted Post, New York 14870 or such other office designated by the Board from time to time.

ARTICLE III NATURE OF BUSINESS

3.1. The Company may engage in any lawful business or activity permitted by applicable law or the laws of any jurisdiction in which the Company may do business and which is permitted under Section 712.5 of the National Credit Union Administration (“NCUA”) Regulations (“NCUA Regulations”). The Company shall have the authority to do all things necessary or convenient to accomplish its purpose and operate its business as described in this Article III.

ARTICLE IV RECORDS AND REPORTS

4.1. Records to be Maintained. The Company shall maintain the following records at its principal office:

a. a current list of the full name and last known business address of the Member and each Manager;

b. a copy of the Articles and all amendments thereto, together with executed copies of any power of attorney pursuant to which any article has been executed;

c. copies of the Company's federal, foreign, state and local income tax returns and reports, if any, for the three (3) most recent years;

- d. copies of this Agreement, including all amendments thereto;
- e. any financial statements of the Company for the three (3) most recent years;
- f. A record of the Capital Account for the Member in accordance with Article VIII; and
- g. correct and complete books and records of account of the Company such that the Company shall:
 - i. account for all transactions with the Company in accordance with generally accepted accounting principles (GAAP); and
 - ii. prepare quarterly financial statements and obtain an annual opinion audit, by a licensed certified public accountant, on its financial statements in accordance with generally accepted auditing standards (GAAS).

4.2. Reports to Member. The Board shall provide the following:

- a. performance and objective reports, at least annually, to the Member at such time and in such manner as the Board may determine reasonable; and
- b. tax/information returns required by applicable law to the Member.

4.3. Regulator Access. Company agrees to provide the NCUA, any state credit union regulator with jurisdiction over any Member, and their respective representatives (collectively, the "Regulators"), as applicable, with complete access to its book and records, and the ability to review its internal controls, as deemed necessary by such Regulators in carrying out their responsibilities under the Federal Credit Union Act and applicable state credit union statute. Company further agrees to annually submit a report to the Regulators containing information required by NCUA Regulations Part 712.3(d)(4).

ARTICLE V MEETINGS

5.1. The Member is not required to have an annual meeting.

5.2. Consent in Lieu of Meeting. Any action required or permitted to be taken at any meeting of the Member may be taken without a meeting if the Member consents thereto in writing.

ARTICLE VI RIGHTS AND DUTIES OF MEMBER

6.1. Member Rights and Representative. The name and address of the Member is listed on Exhibit A, attached hereto and made a part hereof.

6.2. Action Requiring Consent of the Member. Without limiting the other restrictions set forth in this Agreement, the following actions shall require the consent of the Member:

- a. to amend this Agreement or the Articles;
- b. to make any fundamental change to the organizational status of the Company including merger or consolidation of the Company with another Organization;
- c. to increase or decrease the number of Managers on the Board, to change the qualifications for Managers, or the method of appointing Managers;
- d. to approve the continuation of the Company after an event that causes dissolution of the Company; and
- e. to admit a new owner to the Company.

6.3. No Member Authority to Bind. Unless authorized to do so by this Agreement or by the Board, no Member, Officer, employee, or agent of the Company shall have any power or authority to bind the Company in any way, to pledge its credit or to render it liable pecuniarily or otherwise for any purpose. If the Member takes any action or binds the Company in violation of this Agreement, it shall be solely responsible for any loss and expense incurred as a result of the unauthorized action and shall indemnify and hold the Company harmless with respect to the loss or expense.

6.4. Liability of Member. The Member shall not be liable personally for the liabilities of the Company except in the event of fraud, bad faith and/or intentional misconduct. The failure of the Company to observe any formalities or requirements relating to the exercise of its powers or the management of its business or affairs under this Agreement or under State law shall not be grounds for imposing personal liability on the Member, Board, Manager or Officers for liabilities of the Company.

6.5. Indemnification. The Company shall indemnify the Member and its agents for all costs, losses, liabilities, and damages paid or accrued by the Member or its agent in connection with the business of the Company, to the fullest extent provided or allowed by State law, except in the event of gross negligence or intentional misconduct of such individual(s).

6.6. Representations and Warranties. The Member, and in the case of an Organization the person(s) executing this Agreement on behalf of the Organization, hereby represents and warrants to the Company that: (a) the Member is an Organization that is duly organized, validly existing and in good standing under the laws of its state of organization or under federal law, and

has full organizational power to execute and agree to this Agreement and to perform its obligations hereunder; (b) the Member is acquiring its interest in the Company for the Member's own account as an investment and without an intent to distribute the interest; (c) the Member acknowledges that its interests have not been registered under the Securities Act of 1933 or any state securities law and may not be resold or transferred by the Member without appropriate registration or the availability of an exemption from such requirements. The Member shall, within ten (10) days after written request by the Board, deliver to the Board a certificate stating, to the Member's knowledge, that: (a) this Agreement is in full force and effect, and (b) this Agreement has not been modified except by any instrument or instruments identified in such certificate.

6.7. Personal Services. The Member shall not be required to perform services for the Company solely by virtue of being a Member. Unless approved by the Board, the Member shall not perform services for the Company or be entitled to compensation for services performed for the Company.

6.8. Conflicts of Interest.

a. The Member, including a Manager, does not violate a duty or obligation to the Company merely because the Member's conduct furthers the Member's own interest. The Member may lend money to and transact other business with the Company. The rights and obligations of the Member lending money to, or transacting business with, the Company are the same as those of a person who is not a Member, subject to all other applicable laws. No transaction with the Company shall be voidable solely because the Member has a direct or indirect interest in the transaction, if the transaction is fair to the Company and conducted at arms length.

b. Any business dealings and undertakings between the Member and the Company shall be at arm's length and on commercially reasonable terms.

ARTICLE VII MANAGEMENT

7.1. Management and Board of Managers. Subject to the limitations of authority elsewhere herein set forth, the Member hereby delegates the responsibility for management of the Company to a Board of Managers, the members of which shall be appointed by the Member.

a. Number. The Board shall initially consist of three (3) Managers whose names are set forth on Exhibit A.

b. Tenure. No Manager shall have any contractual right to such position. A Manager shall serve until the earliest of:

- (i) the Manager's death;
- (ii) the resignation of the Manager; or
- (iii) the removal of the Manager by the Member, with or without cause.

c. Qualifications. The Managers shall be natural persons 18 years of age or older, current staff employees of the Member and United States citizens but need not be residents of any particular state.

7.2. General Grant of Powers.

a. The Board may, by written delegation, appoint Officers of the Company from time to time to manage the business and affairs of the Company under the oversight and supervision of the Board. The Officers shall have the power and authority to take any and all actions necessary, appropriate, advisable, convenient or incidental to or for the furtherance of the nature of the business, as set forth in Article III, unless limited by the Board herein. The Board shall directly supervise the Chief Executive Officer ("CEO") who shall in turn supervise the other employees of the Company. The Officers, under the direction of the CEO, shall manage the day-to-day operation of the Company and have the authority to make decisions and take such action as is necessary within the strategic direction provided by the Board. The CEO and those Officers that the CEO directs shall have the ability to bind the Company. Neither the Officers nor the Managers shall have the authority to do any act in contravention of this Agreement.

b. Notwithstanding the above grant of authority to the CEO, the Board must approve all decisions if the annual financial cost to the Company is more than \$75,000 and if the item is not in the Board approved budget or if the actions of the Officers expressly conflict with a stated policy or strategic direction by the Board; provided that any decision that has a financial impact of less than this limit, a third party may rely upon the apparent authority of the CEO whose actions shall bind the Company. The Board has the authority by written resolution to change the limit described in this Section 7.2(b) within its sole discretion.

c. The Managers and Officers are agents of the Company for the purpose of its business, and the act of each Manager and each Officer, including the execution in the Company name of any instrument for apparently carrying on in the usual way the business of the Company, binds the Company, unless the Manager or Officer so acting otherwise lacks the authority to act for the Company and the Person with whom the Manager or Officer is dealing has knowledge of the fact that the Manager or Officer lacks such authority.

7.3. Manner of Acting. The Board shall act by simple majority, unless there are only two (2) persons serving as Managers, in which case, it shall take unanimous consent of the two (2) Managers.

7.4. Meetings of the Board. Meetings of the Board shall be held at the principal place of business of the Company or at any other place that a majority of the Board determines. In the alternative, meetings may be held by telephone conference, provided that each Manager can hear the others. The presence of a majority of the Managers shall constitute a quorum for the transaction of business. Meetings will be held in accordance with a schedule established by the Board. In addition, any Manager may convene a meeting thereof in the principal place of business of the Company upon at least ten (10) business days' prior written notice to the other Managers. The Board also may make decisions without holding a meeting, by written consent of a majority of the Managers unless this Agreement requires unanimous consent. Minutes of each meeting and a

record of each decision shall be kept by the designee of the Board and shall be given to the Board and the Member promptly after the meeting.

7.5. Officers. The Board may appoint Officers of the Company from time to time. The powers and authorities of each Officer shall be those which are typically provided to such an Officer in a corporate context, except as may be otherwise limited by the Board. Officers shall have the ability to execute documents and agreements regarding matters that are in the ordinary course of business and the ability to execute documents and agreements regarding matters that are not in the ordinary course of business but have been approved by the Board in accordance with this Agreement. Any number of offices may be held by the same person and no Officer need be a Manager. The Officers will serve at the pleasure of the Board. The Officers shall be subject to the general supervision and control of the Board and shall carry out the policy decisions made by the Board. At each regular meeting of the Board (and when requested by any Manager thereof, at any special meeting of the Board), the Officers shall be present and shall report to the Board on the operations of the Company or any other matters as any Manager on the Board may request.

7.6. Personal Services. The Managers and the Officers shall not be entitled to compensation for services performed for the Company except upon the consent of the Member. However, upon substantiation of the amount and purpose thereof, the Managers and Officers shall be entitled to reimbursement for expenses reasonably incurred in connection with the activities of the Company. Officers who are also employees shall be compensated as the Board and respective employees agree. If the Managers or Officers are also senior management or officers of a credit union, then such Managers and Officers may not receive any compensation from the Company beyond reimbursement for expenses.

7.7. Duty of Care. The Managers and the Officers shall devote such time to the business and affairs of the Company as is necessary to carry out the duties of the Managers and those of the Officers set forth in this Agreement or any resolution of the Company. The Managers and Officers shall perform their duties as Managers and Officers in good faith, in a manner the Board reasonably believes to be in the best interest of the Company and with such care as an ordinarily prudent person in a like position would use under similar circumstances.

7.8. Liability and Indemnification

a. The Board, the Managers, and any Officers appointed thereby shall not be liable, responsible or accountable, in damages or otherwise, to the Member or to the Company for any act performed by the Board, the Managers or the Officers within the scope of the authority conferred on the Board, the Managers or the Officers by this Agreement or any resolution made in accordance with this Agreement, except for fraud, gross negligence or an intentional breach of this Agreement by any such person.

b. The Company shall indemnify the Board, the Managers, and the Officers for any act performed by the Board, the Managers, or the Officers within the scope of the authority conferred on the Board or the Officers by this Agreement or any resolution of the Company, except for fraud, gross negligence, or an intentional breach of this Agreement.

ARTICLE VIII CONTRIBUTIONS AND CAPITAL ACCOUNTS

8.1. Initial Contributions. The Member shall make the Initial Capital Contribution listed on Exhibit A. If no time for contribution is specified, the Initial Capital Contributions shall be made upon the signing of this Agreement by the Member. No interest shall accrue on the Initial Capital Contribution and the Member shall not have the right to withdraw or be repaid the Initial Capital Contribution except as provided in this Agreement.

8.2. Additional Contributions. In addition to the Initial Capital Contribution, the Member may determine from time to time that additional capital contributions are needed to enable the Company to conduct its business.

8.3. Maintenance of Capital Accounts. The Company shall establish and maintain a Capital Account for the Member. The Member's Capital Account shall be increased by: (i) the amount of any money or equivalent actually contributed by the Member to the capital of the Company; (ii) the fair market value of any property contributed, as determined by the Company and the Member at arm's length at the time of contribution (net of liabilities assumed by the Company or subject to which the Company takes such property, within the meaning of §752 of the Code); and (iii) the Member's share of net profits and of any separately allocated items of income or gain except adjustments under the Code (including any gain and income from unrealized income with respect to accounts receivable allocated to the Member to reflect the difference between the book value and tax basis of assets contributed by the Member). The Member's Capital Account shall be decreased by: (i) the amount of any money distributed to the Member by the Company; (ii) the fair market value of any property distributed to the Member (net of liabilities of the Company assumed by the Member or subject to which the Member takes such property within the meaning of §752 of the Code); and (iii) the Member's share of net losses and of any separately allocated items of deduction or loss (including any loss or deduction allocated to the Member to reflect the difference between the book value and tax basis of assets contributed by the Member).

8.4. Distribution of Assets. If the Company, at any time, distributes any of its assets in-kind to the Member, the Capital Account of the Member shall be adjusted to account for the net profits or losses that would have been realized by the Company had it sold the assets that were distributed at their respective fair market values immediately prior to their distribution.

8.5. Compliance with Section 704(b) of the Code. The provisions of this Article VIII as they relate to the maintenance of the Capital Account are intended, shall be construed, and if necessary, shall be modified to cause the allocation of profit, loss, income, gain and credit pursuant to Article IX to have substantial economic effect under the regulations promulgated under §704(b) of the Code, in light of the distributions made pursuant to Articles IX and X and the Capital Contributions made pursuant to this Article VIII. Notwithstanding anything herein to the contrary, this Agreement shall not be construed as creating a deficit restoration obligation or otherwise personally obligating the Member to make a Capital Contribution in excess of its Initial Capital Contribution.

ARTICLE IX DISTRIBUTIONS

9.1. Limitations on Distribution. No distribution shall be declared and paid unless, after the distribution is made, the assets of the Company are in excess of all liabilities of the Company, except liability to the Member on account of its Capital Account.

ARTICLE X TAXES

10.1. Tax Elections and Tax Manager. The Managers may make any tax elections for the Company allowed under the Code or the tax laws of any state or other jurisdiction having Taxing Jurisdiction over the Company. The Board shall appoint one of the Managers as the Tax Manager of the Company.

10.2. Taxes of Taxing Jurisdictions. To the extent that the laws of any Taxing Jurisdiction require, the Member, at the request of the Board, will submit an agreement indicating that the Member will make timely income tax payments to the Taxing Jurisdiction and that the Member accepts personal jurisdiction of the Taxing Jurisdiction with regard to the collection of income taxes attributable to the Member's income, and interest and penalties assessed on such income. If the Member fails to provide such agreement, the Company may withhold and pay over to such Taxing Jurisdiction the amount of tax, penalty and interest determined under the laws of the Taxing Jurisdiction with respect to such income. Any such payments with respect to the income of the Member shall be treated as a distribution for purposes of Article IX. The Board may, where permitted by the rules of any Taxing Jurisdiction, file a composite, combined or aggregate tax return reflecting the income of the Company and pay the tax, interest and penalties of the Member on such income to the Taxing Jurisdiction, in which case, the Company shall inform the Member of the amount of such tax, interest and penalties so paid.

10.3. Accrual Method of Accounting. The records of the Company shall be maintained on an accrual method of accounting.

ARTICLE XI DISSOLUTION AND WINDING UP

11.1. Dissolution. The Company shall be dissolved and its affairs wound up, upon the written consent of the Member to dissolve.

11.2. Effect of Dissolution. Upon dissolution, the Company shall cease carrying on its business and affairs, but the Company is not terminated, as distinguished from the winding up of the Company business. Rather, the Company continues until the winding up of the affairs of the Company is completed and the Certificate of Dissolution, or an equivalent document, has been issued by the Department.

11.3. Distribution of Assets on Dissolution. Upon the winding up of the Company, the Company assets shall be distributed as follows:

a. to creditors, including the Member, if the Member is a creditor, to the extent permitted by law, in satisfaction of the liabilities of the Company;

b. to the Member in accordance with positive Capital Account balances taking into account all Capital Account adjustments for the Company's taxable year in which the liquidation occurs. Liquidation proceeds shall be paid within sixty (60) days of the end of the Company's taxable year or, if later, within ninety (90) days after the date of liquidation. Such distributions shall be in cash or property or partly in both, as determined by the Board.

11.4. Winding Up and Certificate of Dissolution. The winding up of the Company shall be completed when all debts, liabilities and obligations of the Company have been paid and discharged or reasonably adequate provisions therefore have been made and all of the remaining property and assets of the Company have been distributed to the Member. Upon the completion of winding up of the Company, a Certificate of Dissolution, or an equivalent document, shall be delivered to the Department for filing. The Certificate of Dissolution shall set forth the information required by applicable law.

ARTICLE XII AMENDMENT

12.1. Agreement May Be Modified. This Agreement may be modified as provided in this Article XII (as the same may be amended from time to time). Neither the Member nor any Manager shall have any vested rights in this Agreement which may not be modified through an amendment to the Agreement.

12.2. Amendment or Modification of Agreement. The Agreement may be amended or modified from time to time only as provided in Section 6.2(a).

ARTICLE XIII MISCELLANEOUS PROVISIONS

13.1. Entire Agreement. The Agreement, and any attached Exhibits, represent the entire agreement between the Member and the Company regarding the operation of the Company. This Agreement constitutes the complete and exclusive statement of the agreement between the Member and the Company. It supersedes all prior written and oral statements, including any prior representation, statement, condition, or warranty regarding the operation of the Company.

13.2. Rights of Creditors and Third Parties under Agreement. This Agreement is entered into among the Company and the Member for the exclusive benefit of the Company. This Agreement is expressly not intended for the benefit of any creditor of the Company or any other Person or Organization. Except, and only to the extent provided by applicable law, no such

creditor or third party shall have any rights under this Agreement or any agreement between the Company and the Member with respect to any Capital Contribution or otherwise.

13.3. Assurances. The Member shall execute all such certificates and other documents and shall do all such filing, recording, publishing, and other acts as the Board deems appropriate to comply with the requirements of law for the formation and operation of the Company and to comply with any laws, rules, and regulations relating to the acquisition, operation, or holding of the property of the Company.

13.4. Specific Performance. The parties recognize that irreparable injury will result from a breach of any provision of this Agreement and that money damages will be inadequate to fully remedy the injury. Accordingly, in the event of a breach or threatened breach of one or more of the provisions of this Agreement, any party who may be injured (in addition to any other remedies which may be available to that party) shall be entitled to one or more preliminary or permanent orders: (i) restraining and enjoining any act which would constitute a breach; or (ii) compelling the performance of any obligation which, if not performed, would constitute a breach.

13.5. Applicable Law. All questions concerning the construction, validity, and interpretation of this Agreement and the performance of the obligations imposed by this Agreement shall be governed by the internal law, not the law of conflicts, of the State.

13.6. Section Titles. The headings herein are inserted as a matter of convenience only and do not define, limit, or describe the scope of this Agreement or the intent of the provisions hereof.

13.7. Binding Provision. This Agreement is binding upon, and inures to the benefit of, the parties hereto and their respective heirs, executors, administrators, personal and legal representatives, successors, and permitted assigns.

13.8. Jurisdiction and Venue. Any suit involving any dispute or matter arising under this Agreement may only be brought in the United States District Court in the district where the main office of the Member is located or any state court having jurisdiction over the subject matter of the dispute or matter. The Member hereby consents to the exercise of personal jurisdiction by any such court with respect to any such proceeding.

13.9. Severability of Provisions. Each provision of this Agreement shall be considered separable; and if, for any reason, any provision or provisions herein are determined to be invalid and contrary to any existing or future law, such invalidity shall not impair the operation of or affect those portions of this Agreement which are valid.

13.10. Counterparts. This Agreement may be executed simultaneously in two or more counterparts, each of which shall be deemed an original and all of which, when taken together, constitute one and the same document. The signature of any party to any counterpart shall be deemed a signature to, and may be appended to, any other counterpart.

IN WITNESS WHEREOF, the Member has hereunto set its hand and seal on the day and year first above written.

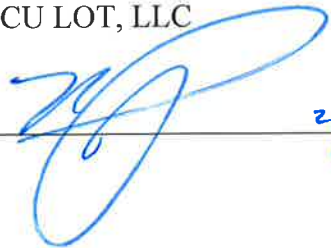
MEMBER:

FIRST HERITAGE FEDERAL CREDIT UNION

By:  2/28/19

COMPANY:

FHFCU LOT, LLC

By:  2/28/19

WITNESS:



WITNESS:



EXHIBIT A

Member Name and Address

First Heritage Federal Credit Union
110 Village Square, Suite 101
Painted Post, New York 14870

Capital Contribution and Percentage Interest

<u>Member</u>	<u>Initial Capital Contribution</u>	<u>Percentage Interests</u>
First Heritage Federal Credit Union	\$1,000	100%

Initial Managers

Thomas J. Pisano
110 Village Square
Painted Post, New York 14870

Frank D. Vassallo
110 Village Square
Painted Post, New York 14870

David K. Walker
110 Village Square
Painted Post, New York 14870