Wirth Thomas W Form 5 January 25, 2013

FORM 5

OMB APPROVAL

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number: 3235-0362

no longer subject to Section 16. Form 4 or Form 5 obligations may continue.

Check this box if

Expires: January 31, 2005
Estimated average

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

burden hours per response... 1.0

See Instruction
1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
Reported

Form 4 30(h) of the Investment Company Act of 1940

Transactions Reported

securities beneficially owned directly or indirectly.

1. Name and A Wirth Thom	address of Reporting as W	Symb	MUNG FINA			P	5. Relationship of Issuer (Chec	Reporting Per			
(Last)	(First) (1	(Mon	tement for Issuer's th/Day/Year) 1/2012	s Fiscal Year Ended			Director 10% Owner X_ Officer (give title Other (specify below)				
1720 PARK	ER ROAD	12/3	1/2012				Senio	or Vice Presider	nt		
(Street) 4. If Ame			Amendment, Date	endment, Date Original			6. Individual or Joint/Group Reporting				
		Filed(Month/Day/Year)				(check applicable line)				
ELMIRA,Â	NYÂ 14905						_X_ Form Filed by Form Filed by Person	One Reporting P More than One R			
(City)	(State)	(Zip)	able I - Non-Der	rivative Se	curiti	es Acq	uired, Disposed o	f, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	e 2A. Deemed Execution Date, any (Month/Day/Ye:	Code	4. Securi Acquired Disposed (Instr. 3,	l (A) of (D) 4 and (A) or))	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	Â	Â	Â	Â	Â	Â	2,153.624 (1)	D	Â		
Common Stock	Â	Â	Â	Â	Â	Â	4,674.1113 (1)	I	By Qualified Plan		
Reminder: Report on a separate line for each class of			Persons w	Persons who respond to the collection of information SEC 227					SEC 2270		

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(9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

 Title of 	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	le and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	ınt of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	rlying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
						_			or	
						Date Exercisable	Expiration , Date	Title		
					(A) (D)				Shares	

Reporting Owners

Reporting Owner Name / Address			Relationships			
•	Director 10% Owner		Officer	Other		
Wirth Thomas W 1720 PARKER ROAD ELMIRA, NY 14905	Â	Â	Senior Vice President	Â		

Signatures

Ronald M. Bentley, Attorney-in-Fact, pursuant to Power of Attorney dated June 17, 2009.

01/25/2013

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**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Inlcudes dividends issued periodically under issuer's dividend reinvestment plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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