



Using a **black ink** pen, mark your votes with an **X** as shown in this example.
Please do not write outside the designated areas.



Annual Meeting Proxy Card

▼ IF VOTING BY MAIL, SIGN, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼

A Proposals – The Board of Directors recommend a vote **FOR** all the nominees listed and **FOR** Proposal 2.

1. Election of Directors:

	For	Withhold		For	Withhold
01 - Dr. August P. Sinicropi	<input type="checkbox"/>	<input type="checkbox"/>	02 - Vincent P. Sinicropi	<input type="checkbox"/>	<input type="checkbox"/>



2. The ratification of the appointment of Bonadio & Co., LLP as Seneca-Cayuga Bancorp, Inc.'s independent registered public auditing firm for the year ending December 31, 2020.

For	Against	Abstain
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B Non-Voting Items

Change of Address – Please print new address below.

Comments – Please print your comments below.

Meeting Attendance

Mark box to the right if you plan to attend the Annual Meeting.

C Authorized Signatures – This section must be completed for your vote to be counted. – Date and Sign Below

When shares are held by joint tenants, both should sign. Executors, administrators, trustees, etc. should give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer.

Date (mm/dd/yyyy) – Please print date below.

Signature 1 – Please keep signature within the box.

Signature 2 – Please keep signature within the box.



1 U P X



IMPORTANT ANNUAL MEETING INFORMATION

IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR THE SHAREHOLDER MEETING TO BE HELD ON MAY 21, 2020.

OUR PROXY STATEMENT, 2019 ANNUAL REPORT, 2019 AUDITED FINANCIAL STATEMENTS AND PROXY CARD ARE ALSO AVAILABLE AT:

<http://mygenbank.com/annual-meeting/>

▼ IF VOTING BY MAIL, SIGN, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼

REVOCABLE PROXY – SENECA-CAYUGA BANCORP, INC.

ANNUAL MEETING OF SHAREHOLDERS ON MAY 21, 2020

THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS.

The undersigned hereby appoints the Board of Directors, with full powers of substitution to act as attorneys and proxies for the undersigned to vote all shares of Common Stock of Seneca-Cayuga Bancorp, Inc. which the undersigned is entitled to vote at the 2020 Annual Meeting of Shareholders of Seneca-Cayuga Bancorp, Inc. to be held at Generations Corporate Headquarters, 20 E. Bayard Street, Seneca Falls, New York, 13148 at 1:00 p.m., (Eastern time) on May 21, 2020. The official proxy committee is authorized to cast all votes to which the undersigned is entitled as follows:

THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" EACH NOMINEE AND "FOR" PROPOSAL 2.

THIS PROXY WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED, THIS PROXY WILL BE VOTED FOR EACH OF THE NOMINEES AND PROPOSAL 2. IF ANY OTHER BUSINESS IS PRESENTED AT SUCH MEETING, THIS PROXY WILL BE VOTED BY THE ABOVE-NAMED PROXIES AT THE DIRECTION OF A MAJORITY OF THE BOARD OF DIRECTORS. AT THE PRESENT TIME, THE BOARD OF DIRECTORS KNOWS OF NO OTHER BUSINESS TO BE PRESENTED AT THE MEETING.

Should the above signed be present and elect to vote at the Meeting or at any adjournment thereof and after notification to the Secretary of Seneca-Cayuga Bancorp, Inc. at the Meeting of the shareholder's decision to terminate this proxy, then the power of said attorneys and proxies shall be deemed terminated and of no further force or effect. This proxy may also be revoked by sending written notice to the Secretary of Seneca-Cayuga Bancorp, Inc. at the address set forth on the Notice of Annual Meeting of Shareholders, or by the filing of a later proxy prior to a vote being taken on a particular proposal at the Meeting.

NOTICE TO PARTICIPANTS IN THE EMPLOYEE STOCK OWNERSHIP PLAN AND THE GENERATIONS BANK 401K PLAN.

This proxy also constitutes voting instructions for participants in the Generations Bank Employee Stock Ownership Plan (ESOP) and the Generations Bank 401k Plan (401k Plan). A participant who signs on the reverse side hereby instructs the respective trustees of the ESOP and/or the 401k Plan to vote all the shares of the Common Stock allocated to his or her account in accordance with the instructions on the reverse side. The ESOP trustee, subject to the exercise of its fiduciary duties, will vote all unallocated shares of the Common Stock held by the ESOP and all allocated shares for which no voting instructions are received, including any instruction to abstain, in the same proportion as shares for which it has received timely voting instructions from the ESOP participants. The 401k Plan trustee will vote all shares for which it does not receive timely instructions from participants at the direction of the Company's Board of Directors or the Plan Committee of the Board. Your voting instructions must be received by 4:00 p.m. Eastern time on May 15, 2020 to allow sufficient time for processing.

The above signed acknowledges receipt from Seneca-Cayuga Bancorp, Inc. prior to the execution of this proxy of a Notice of Annual Meeting, Proxy Statement and the Annual Report for the year ended December 31, 2019 and a Proxy Statement dated April 27, 2020.

PLEASE COMPLETE, DATE, SIGN, AND MAIL THIS PROXY CARD IN THE ENCLOSED POSTAGE-PAID ENVELOPE