

Frank Hamlin III carries on legacy of service to community at helm of CNB

By Andrea Deckhert

One of the most surprising things Frank Hamlin III has learned about his role as the head of a community bank is that it has less to do with finances and more to do with relationships.

“It’s one big conversation focused on trust, integrity and doing the right thing; not a spreadsheet exercise,” says Hamlin, president and CEO of Canandaigua National Bank & Trust and its parent company, Canandaigua National Corp.

He joined Canandaigua National in 2004 as a member of the Board of Directors and was appointed president in 2011 and CEO in 2013.

Hamlin, 50, is the fifth generation of the Hamlin family to lead the company. He is the great, great grandson of Frank H. Hamlin (I), who was the first president of the bank in 1887 and son of George Hamlin IV, who led the bank from 1979 until 2013.

CNB ranked second on the most recent Rochester Business Journal list of Banks, ranked by local deposits. The bank reported nearly \$3.6 billion in total deposits as of June 30.

The bank employs just over 700 people and has 25 branches from Brockport to Geneva, and financial centers in Rochester, Pittsford and Sarasota, Fla.

Much of the bank’s success and longevity is due to its commitment to customers, Hamlin says.

“We are focused on helping people and finding solutions,” he says.

Hamlin was raised in Canandaigua and attended public schools there.

Growing up, Hamlin’s father encouraged him and his siblings to pursue their own interests.

Frank Hamlin says all the leaders at Canandaigua National started their careers doing something else, including his father who was originally a tax and estate attorney.

The younger Hamlin went to the University of Vermont after high school and received a Bachelor of Arts degree in political science, with a minor in psychology in 1995.

He worked as a local defense attorney for more than a decade, serving clients throughout the Finger Lakes region.

Things changed when his father followed through with his plans to step away from his role at the bank when he was in



Frank Hamlin, president and chief executive officer of Canandaigua National Bank & Trust, poses for a portrait in their branch in Pittsford, NY, on Friday, Aug. 25, 2023. (Photo by Lauren Petracca)

his early 70s. When that time was near, he approached his son about the job.

Leading the bank would have similar outcomes as working as an attorney, he explained to his son, except instead of helping one client at a time, Hamlin would be able to make a greater impact serving the community-at-large.

The younger Hamlin was sold.

But he knew he would be filling big shoes by taking the job; so, he didn’t focus on that.

Instead, Frank Hamlin told his father the only way the transition would work is if the older Hamlin let his son do things on his own.

And he did.

“He stepped back and never overruled me,” Hamlin says of his father, who remained chair of the board until earlier this year; he still retains a board seat.

The elder Hamlin’s approach to his son’s new role even applied when the younger Hamlin asked his father for some advice with a prickly matter early on.

“I said, ‘what would you do?’ and he said, ‘I don’t know, but good luck.’”

Hamlin has since settled into the role and enjoys helping people find solutions. He spoke proudly of the bank’s efforts

to help businesses secure Paycheck Protection Program (PPP) loans at the height of the COVID-19 pandemic.

Customers were understandably frightened during those uncertain times, but bank employees came together and were ready to work, Hamlin recalls.

“When things are bumpy – that’s where we really excel,” he says.

Among the challenges the industry now faces are serving the interests of the bank’s customers despite a changing regulatory environment.

When asked how he meets that challenge, Hamlin replies, “serving one customer at a time.”

He describes his leadership style as collaborative and strives to empower others to come up with solutions with the end goal of finding a repeatable, scalable process.

Louis Nau, vice president and community office manager at CNB’s downtown Rochester office, has known Hamlin for nearly 25 years.

The two initially met when a co-worker introduced Nau to Hamlin and the three, along with Hamlin’s brother, Alex, would regularly get together for a game of golf.

Nau says when Hamlin took the helm of Canandaigua National, he didn’t change.

“His welcoming personality has not changed with his ascension to president and CEO,” Nau says, adding Hamlin welcomes input and feedback from all CNB employees.

Hamlin is a hands-on leader, Nau says, noting he holds optional monthly Webex calls companywide where he covers current events about the bank and other financial events, as well as answering questions submitted by employees prior to the call.

Nau described Hamlin as outgoing, noting his ability to make others feel at ease.

“Frank will work the crowd like no other during client events and employee events,” Nau says.

Roz Zatyko, executive vice president and chief administrative officer at CNB, says Hamlin is exceptional leader.

“He encourages all employees to share their ideas (and) to speak honestly and directly on issues,” Zatyko says, adding that Hamlin promotes a strong culture of transparency by sharing information on a regular basis. “You can ask any question you want, and he will answer as best as he can; never sidestepping issues that might be considered difficult to address.”

Zatyko adds that Hamlin cares about CNB’s employees, customers and the community.

“Frank is a visionary who has led us through some signifi-

cant technological innovation, growth in our market presence and has contributed greatly to our strong brand recognition,” Zatyko says.

Hamlin says people underestimate the value of community banks. He also believes there is more than enough room for CNB and its competitors in the marketplace, noting that different needs require different financial institutions.

“My dad always said to focus on what you’re doing and don’t worry about the competition,” Hamlin says. “Focus on the customer, do the right thing and everything else will fall into place.”

His days vary – often including a lot of meetings – and can range from traveling to Washington D.C. or Albany where he speaks with regulators and policy makers on industry matters, to presenting a local nonprofit with a donation check.

It’s also not unusual to find Hamlin speaking with a customer; his phone number and email are listed on the CNB website.

Hamlin said CNB will continue to focus on steady, consistent growth as well as continuing its role as an independent community bank serving its customers’ needs.

He is mindful about opening new branches, which he believes is still relevant, coupled with technologies that enhance the banking experience.

Bank leaders pay attention to where their customers are and when a high concentration of them is found in a new area, the bank sets up shop there, Hamlin explains.

One thing he does not want is for the bank to go into a community and disrupt things.

“We want to be part of the community – not impose ourselves on the community,” he says.

Name: Frank Hamlin III

Title: president and CEO, Canandaigua National Bank & Trust and its parent company, Canandaigua National Corp.

Age: 50

Education: Bachelor of Arts degree in political science, minor in psychology, from the University of Vermont in 1995 and Juris Doctor degree from Albany Law School in 2000

Residence: Canandaigua

Family: wife, Debra, two sons, one stepdaughter, one stepson

Hobbies: family, scuba diving and skiing

Quote: My dad always said to focus on what you’re doing and don’t worry about the competition. Focus on the customer, do the right thing and everything else will fall into place.