



Favorite Local Restaurant Recipes

Fulton
Savings
Bank
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Building Trust Since 1871

2026
COMMUNITY CALENDAR



"Food is our common ground, a universal experience. It's a wonderful metaphor for life itself. It's about nourishment, about pleasure, about comfort, about joy."

– Anthony Bourdain

Some of our best and most memorable meals are the ones we can't get enough of – we absolutely have to have the recipe!

Within these pages are some favorite recipes from restaurants in the communities we serve. Whether it's an entrée, soup, salad dressing, appetizer, or dessert, we've shared an assortment of the very best.

It wasn't easy selecting what to include in just 12 months. We received so many suggestions and could think of so many delicious experiences, that it was a tremendous challenge to pare them down to these pages.

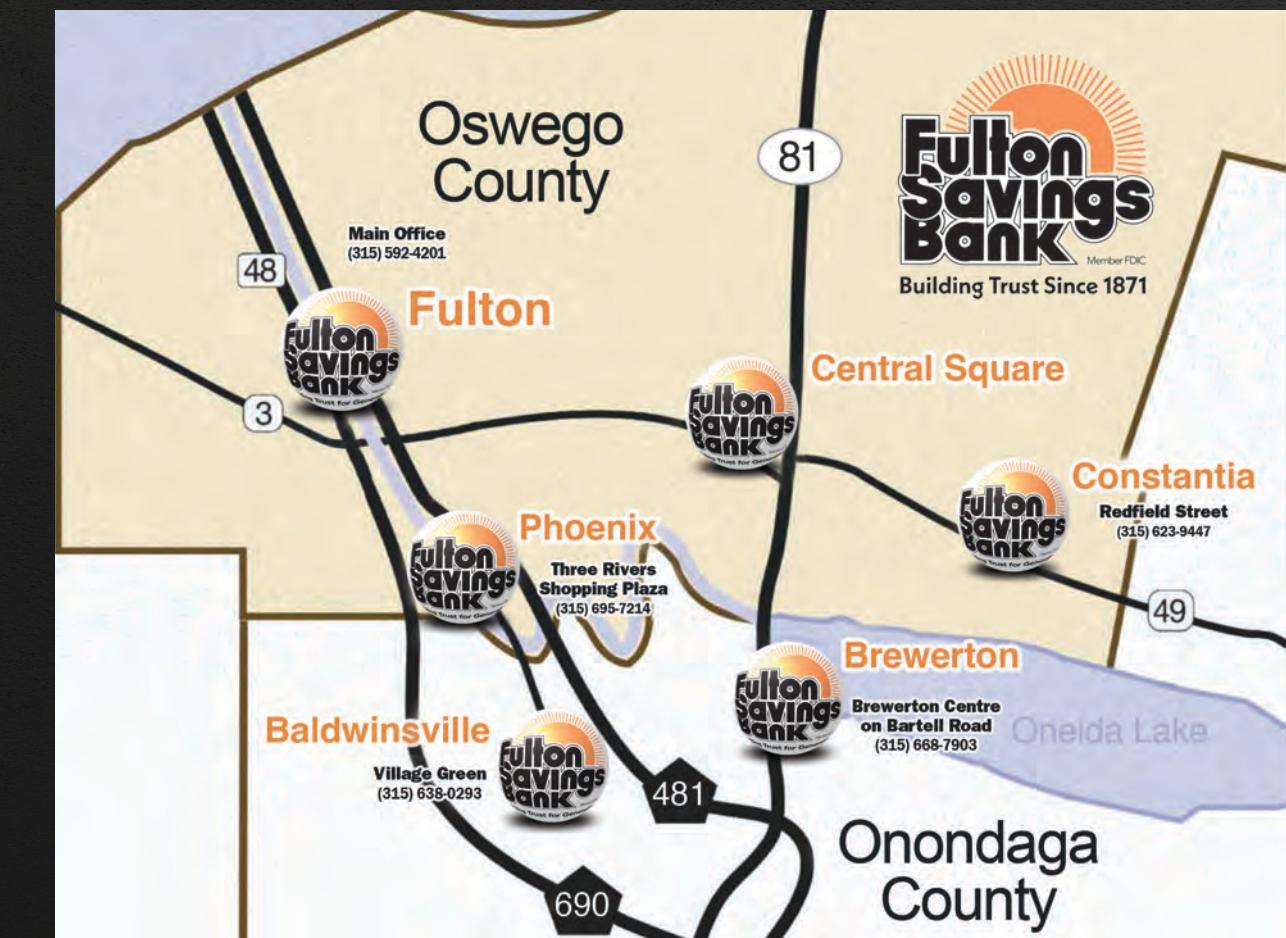
Go ahead. Flip through and find the recipe you've been hoping for.

Bon Appetit!



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*Customer purchases checks

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Friday	9:00 - 5:00	8:00 - 6:00
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- Fulton West – Byrne Dairy
- Phoenix – Three Rivers Plaza Office
- Baldwinsville Office
- Central Square Office
- Central Square - Byrne Dairy
- Brewerton –Brewerton Plaza
- Constantia Office
- Hannibal – Village Market Plaza
- Town of Hastings –Byrne Dairy, Inc.



MAMA GINA'S UTICA GREENS

(By Sal Marini,
Owner)

2 heads of romaine or escarole

2 tbsp. of oil and 2 tbsp. of butter

1 tsp. hot pepper relish

½ tbsp. chopped garlic

¼ cup chopped Spanish onions

2 slices of prosciutto (diced)

2 tbsp. grated parmesan cheese

½ cup plain bread crumbs

Preparation:

- Pre-cook the escarole or romaine, then put it in a pan with butter and oil
- Then add chopped garlic and hot pepper relish
- Then add onions and diced prosciutto
- When this mixture is hot, mix in parmesan cheese
- When thoroughly mixed, add more parmesan and bread crumbs
- (You can add as much onions, prosciutto, garlic and hot pepper relish to your liking.)
- Bake to golden brown in 350 degree oven

Mama Gina's Ristorante & Pizzeria

101 S. 2nd St., Fulton

Mama Gina's uses the finest ingredients with old world recipes that have been passed down through generations. Famous for their pizza, pasta, and delicious sandwiches. They are known for their large portions, large menu and takeaway menu, with a cozy atmosphere.

Owner Sal Marini said his chicken riggies, wood fired pizza and wings are popular favorites.

DECEMBER 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
Pearl Harbor Remembrance Day						
14	15	16	17	18	19	20
21	22	23	24	25	26	27
First Day of Winter			Christmas Eve Bank Closes at 12:00	Christmas Day Bank Closed	Kwanzaa Begins	
28	29	30	31		NOVEMBER 2025	JANUARY 2026
			New Year's Eve Bank Closes at 12:00		SUN MON TUE WED THU FRI SAT 1 2 3 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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Mimi's Drive-In
201 N. 2nd St., Fulton

Mimi's Drive-in is not just a restaurant, it's a community. Serving breakfast all-day, plus their famous chicken 'n' biscuits, cheeseburgers, pork, chicken, seafood, Italian platters, and more!

MIMI'S PEPPER POT SOUP

(By Nick Vescio, Executive Chef)

This is a year-round favorite at Fulton's famous drive-in restaurant.

1 green pepper (diced)
3 large carrots (chopped, diced)
1 large onion (diced)
½ cup of beef stock
1 to 2 lb. of stew beef (cubed)
1 gallon of water

Mimi's Roux Recipe
- Melt one stick of margarine or butter, add flour until consistency of mashed potatoes

Make the soup:
Sautee vegetables until tender. In a separate pot, cook stew beef until tender, then add veggies, beef stock, and water. Thicken with roux.
Enjoy!



JANUARY 2026

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CIOPPINO MOHEGAN MANOR STYLE

Serves: 4-6

Prep Time: 20 min

Cook Time: 40 min

Total Time: ~1 hour

All Seafood

- 1 lb. clams, scrubbed
- 1 lb. mussels, scrubbed and de-bearded
- ½ lb. large shrimp, peeled and deveined
- ½ lb. sea scallops
- 1 lb. firm white fish (Cod or Sea bass), cut into 2-inch pieces

For the base

- ¼ cup olive oil
- 1 medium yellow onion, finely chopped
- 2 shallots, minced
- 4 garlic cloves, minced
- 1 fennel bulb, thinly sliced
- ½ tsp red pepper flakes
- 1 tsp salt, more to taste
- 1 tsp black pepper

To make a perfect broth

- 1 cup dry white wine - Pinot Grigio or Sauvignon Blanc
- 1 can (28 oz) crushed tomatoes
- 2 tbsp tomato paste
- 3 cups seafood stock (or fish stock, or clam juice)
- 1 bay leaf
- 1 tsp dried oregano
- 1 tsp fresh thyme or ½ tsp dried

For finishing and presentation

- Fresh micro-greens
- Rustic bread or crostini for serving



Tips from Chef Paul

- Add saffron threads for a bouillabaisse-style variation.
- Use the shell of shrimp for deeper flavor if desired.
- Stack fish gently in center, arrange clams/mussels around, and pour broth on the fish.



Preparation:

For the base: In a large Dutch oven or deep pot, heat olive oil over medium heat. Sauté onions, shallots, garlic, and fennel until soft and fragrant (about 5-7 min). Add red pepper flakes, salt, and pepper.

Deglaze & simmer: Pour in white wine and scrape the pan. Simmer for 2 minutes, then add crushed tomatoes, tomato paste, seafood stock, bay leaf, oregano, and thyme. Bring to a simmer and let cook uncovered for 20-25 minutes to develop flavor.

Add seafood in stages:

- Add clams and mussels first. Cover and cook 5-7 min until they begin to open.
- Add shrimp, scallops, and fish. Simmer gently another 5-7 min (don't stir too much or the fish will break).

Discard any clams/mussels that didn't open.

Taste for salt. Garnish with fresh micro-greens and a drizzle with olive oil. Serve with a slice of toasted bread.



Mohegan Manor
58 Oswego St., Baldwinsville

FEBRUARY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
	Groundhog Day					
8	9	10	11	12	13	14
				Lincoln's Birthday		Valentine's Day
15	16	17	18	19	20	21
	Presidents' Day Washington's Birthday Bank Closed	Mardi Gras	Ash Wednesday			
22	23	24	25	26	27	28
					JANUARY 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	MARCH 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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Duskee's Sports Bar & Grill

8 Bridge St., Phoenix

Located in the heart of the Phoenix business district, Duskee's has a multitude of TVs, sports memorabilia, and a mural at the entrance dedicated to Syracuse University sports. Owner Nick Duskee has been in business for 13 years, and he acquired Chubby's Sports Bar in Fulton six years ago. He and Chef Chris Coe shared their recipe for Chicken Riggies that is a fan favorite year-round!



DUSKEE'S CHICKEN RIGGIES

Serves 6

3 qt. heavy cream

4 cups marinara sauce

3 cups grated parmesan cheese

1 cup cherry pepper juice

1 cup banana pepper juice

1 cup diced cherry peppers

1 cup diced banana peppers

12 oz rigatoni pasta

1 cup diced, cooked, chicken breast per order

Preparation:

- Cook pasta and chicken breast and set aside
- Heat 3 quarts of heavy cream.
- When hot, add 3 cups parmesan cheese and stir until thickened a little
- Add 1 cup diced banana pepper, 1 cup banana pepper juice, 1 cup diced cherry peppers, and 1 cup cherry pepper juice. Stir briefly.
- Add 4 cups marinara sauce
- Turn off heat and stir frequently
- Pour over rigatoni and diced chicken, garnish with diced scallions

(Variation:
Duskee's also makes
their riggies with steak,
or shrimp, and they can
ramp up the spiciness with
sriracha sauce)



Duskee's
EST. 2012

8 BRIDGE STREET

MARCH 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
Daylight Saving Time Begins						
15	16	17	18	19	20	21
		St. Patrick's Day				First Day of Spring
22	23	24	25	26	27	28
29	30	31				
Palm Sunday						
					FEBRUARY 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	APRIL 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

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GOOD GOLLY'S FRETTA

Serves 1

1 cup of home fries

1 cup of the combined ingredients of
- Diced onions, peppers, and sliced Italian sausage,
pepperoni

2 eggs

1/4 cup broccoli

1/2 cup mozzarella cheese

To Prepare:

Whisk two eggs and pour into hot, buttered
frying pan. Add cup of onions, peppers, sausage
and pepperoni. Add broccoli. Cook and plate the
mixture. Top with $\frac{1}{2}$ cup mozzarella cheese.



Good Golly's Diner
2916 NY 49, Central Square

Owners Lisa Lozipone and Judy Sherman offer breakfast, comfort food, and small plates in a casual setting. Chef Rob Robillard's "Fretta" is one their best-selling items for breakfast and they have kindly shared the recipe with us.

APRIL 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 April Fools' Day Passover Begins	2	3 Good Friday	4
5 Easter	6	7	8	9 Passover Ends	10	11
12	13	14	15	16	17	18
19 Patriots Day	20	21	22 Administrative Professionals Day Earth Day	23	24 Arbor Day	25
26	27	28	29	30	MARCH 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	MAY 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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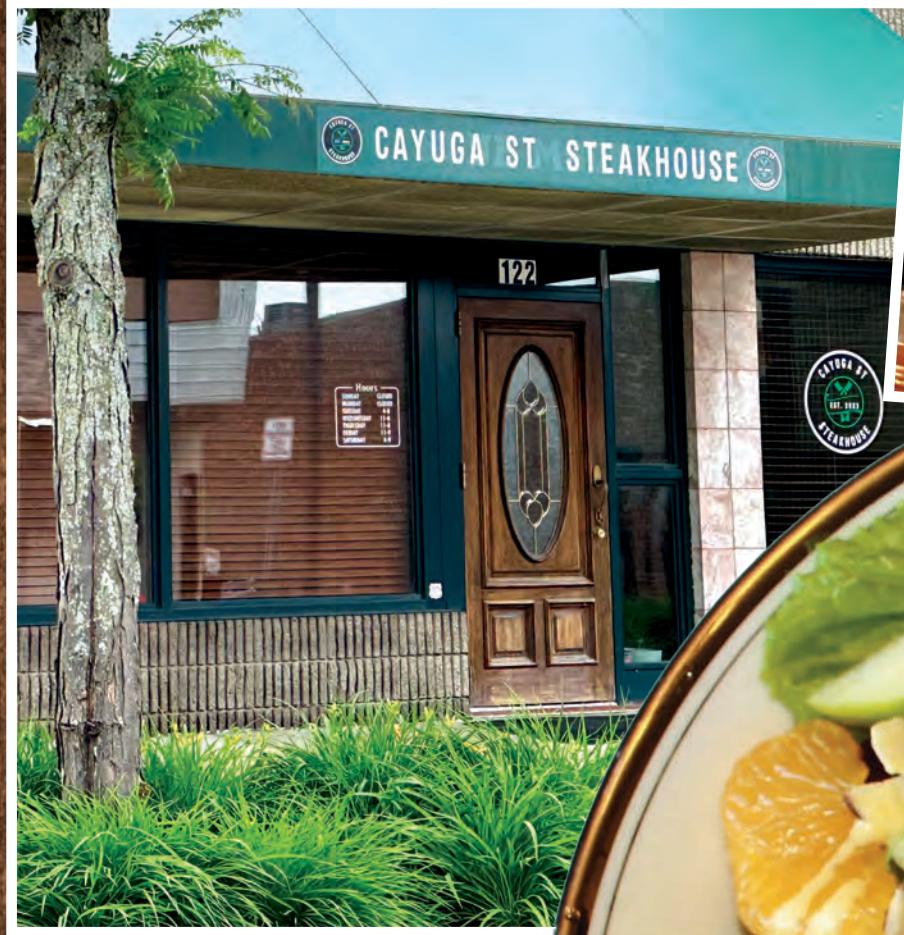
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Cayuga Street Steakhouse

122 Cayuga St., Fulton

Cayuga Street Steakhouse is a down-to-earth American eatery with an easygoing vibe. Owner Stephanie Wilson proudly points out that they feature house-aged and hand-cut choice beef, the freshest seafood, poultry, and veal, and pasta dishes, all presented by an eager-to-please staff. Join them for lunch, dinner, or cocktails at the bar or in the dining room. You can also enjoy the private dining room for your special event.



MANDARIN CHICKEN SALAD & DRESSING

Salad:

Romaine lettuce

Grapes

Apple slices

Slivered almonds

Mandarin orange wedges

Dressing:

In mixing bowl combine:

2 cups mayonnaise

1 cup, orange concentrate

4 tbsp. honey

1 tbsp. fresh squeezed lime juice

4 tbsp. light corn syrup

Top with Mandarin dressing and slices of seasoned, grilled chicken



MAY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
APRIL 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	JUNE 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30				1	2
3	4	5 <i>Cinco de Mayo</i>	6	7	8	9
10	11	12	13	14	15	16
<i>Mother's Day</i>						<i>Armed Forces Day</i>
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	<i>Memorial Day Bank Closed</i>					

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(By Jake Burgett, Owner)

OUR FAMOUS CHEESE SAUCE

- 1 quart water
- 2 oz. vegetable base
- ½ oz. Siracha
- ½ teaspoon granulated garlic
- ½ teaspoon granulated onion
- ½ teaspoon white pepper

Bring to a boil.

- Add 1 quart of heavy cream and return to low boil
- Add 1-1/4 lb. grated American Cheese
- Add 10 oz. grated Swiss Cheese
- Add 10 oz. grated Cheddar Jack Cheese

Whisk until smooth.

Jakes serves this sauce tossed with hot elbow macaroni as a pan mac and cheese. It is not baked. The sauce is also popular as a side, and you can build your own version by adding lobster, Philly steak, ham, plain/taco ground beef, garlic shrimp, NY Strip, fried/grilled chicken, or veggies.

Jake's Grub & Grog
7 E. River Rd., Central Square

Owner Jake Burgett has operated the Grub & Grog for 18 years and also owns 916 Riverside right next door. His family has been serving food in CNY for over 50 years.

JUNE 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
Flag Day					Juneteenth Bank Closed	
21	22	23	24	25	26	27
First Day of Summer Father's Day						
28	29	30			MAY 2026	JULY 2026
					SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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Brewer Union Café
5771 Miller Rd., Brewerton

Christian and Erin Felix have been delighting diners at their cafe' for five years. Two of their most requested items are their Yard Bird fried chicken sandwich and their Chicken and Waffles. Both feature Christian's delicious Nashville Sauce. The secret to their popularity is the sauce!



CHRISTIAN'S NASHVILLE SAUCE

2 cups maple syrup (you can use real or artificial)
1 tbs. cayenne pepper
1 tsp. paprika
1 tsp. white pepper
1 tsp. salt
1 tsp. garlic powder

To Prepare:

Put all ingredients in a pot and simmer for 10 minutes. Let cool.
Skim off the seasonings from the top.

(Variation:

- Add peanut butter for spicy maple peanut syrup
- Add peanut butter, sesame oil and water for a sesame peanut dressing
- Add mayo for spicy maple aioli – great for sweet potatoes!)



JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
JUNE 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	AUGUST 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

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R Diner
431 U.S. 11, Central Square

Known for their hustling staff, huge pancakes, and fish fry, there is always constant activity at R Diner. Owner Robin Hilts and her staff have created a family atmosphere where the conversation is non-stop, and the food keeps customers coming back again and again.



ITALIAN WEDDING SOUP

*(By Chef
Randy Dunn)*

First, Make the Meatballs

- 1 large egg
- 2 tsp Italian seasoning
- 2 cloves minced garlic
- 3/4 lb. 85% lean ground beef
- 1/2 lb. sweet or hot sausage removed from casing
- 1/2 cup grated parmigiano Reggiano
- 1/3 cup Italian seasoned breadcrumbs
- 1/4 tsp. salt

Preheat oven to 350 degrees.

In a large bowl, beat the egg with the garlic, Italian seasoning and grated cheese. Add the remaining meatball ingredients and mash with your hands until evenly combined. Use a melon ball scoop to make approx. 1" diameter meatballs (makes approx. 50). Place meatballs on a baking sheet lined with parchment paper or aluminum foil and spray with cooking spray. Bake for 15-18 min. until meatballs are 165 degrees. Then set aside.

Then, the Soup:

- 2 tbsp. Olive oil
- 1 medium yellow onion, diced
- 2 large carrots, diced
- 2 stalks of celery, diced
- 6 cups chicken broth
- 2 cups beef broth
- 2 cups, water
- 1 bay leaf
- 1/2 tsp. salt
- 1/2 tsp white or black pepper
- 1 cup pastina pasta
- 4 oz fresh spinach, stems trimmed, roughly cut (once prepped, you should have about 3 packed cups)
- Grated Parmigiano Reggiano cheese for serving

First, cook the pastina al dente – 8-10 minutes. Strain and set aside

In a large pot, add the olive oil and cook the diced vegetables for 8-10 minutes until soft. Then add the liquid ingredients and bring to a boil. Then add your meatballs and simmer for 10 minutes.

TO SERVE: Ladle the soup in a bowl. Then add pastina and spinach. Top with grated Parmigiano Reggiano cheese.

AUGUST 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
JULY 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	SEPTEMBER 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30					1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
						National Senior Citizens Day
23	24	25	26	27	28	29
30	31					

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RFH's Hideaway
1058 County Route 57, Phoenix

RFH's Hide-A Way was opened by Ron & Debbie Holbrook in 1973. Mark Holbrook joined Ron & Debbie in the business in 1992. The spacious facility has a full bar and includes two dining rooms and a large banquet room. Offering traditional American food, barbecue, buffets, banquets and catering.



RFH'S FRENCH ONION SOUP

(By Chef
Mark Holbrook)

6 chopped onions
2 tbs. onion powder
1 tbs. garlic powder
1 tbs. black pepper
½ cup Dry Sherry
8 oz beef base
2 tbs. Kitchen Bouquet

To Prepare:

- Place chopped onions in a pot and add enough water to cover the onions.
- Add ingredients.
- Simmer until onions are tender.
- Serve in small crock. Add bread cubes and top with Provolone cheese.

SEPTEMBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
		Labor Day Bank Closed				Rosh Hashanah Begins
13	14	15	16	17	18	19
Grandparents Day						
20	21	22	23	24	25	26
Yom Kippur Begins		First Day of Autumn				
27	28	29	30			

AUGUST 2026						
SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

OCTOBER 2026						
SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
18	19	20	21	22	23	24
25	26	27	28	29	30	31

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1lb jumbo lump crab meat
1 egg
1 tbsp Dijon mustard
1 tbsp worcestershire sauce
1/2 tbsp hot sauce
3/4 tbsp old bay seasoning
1/4 tbsp kosher salt
1/2 cup mayo
1/2 cup unseasoned bread crumbs
1 tbsp chopped flat leaf parsley
1 tbsp veg oil

(By Owner/Chef,
Joe Scheuer)

To Prepare:

Mix all ingredients except crab meat until well incorporated. Gently add in crab meat until fully incorporated. Form 4 equal sized patties and let rest overnight under refrigeration. Heat nonstick frying pan and oil at med-high heat. Heat on each side until golden brown and internal temperature reaches 165 degrees. Can be served on its own or on a bun with your choice of toppings.



White Moose Diner
1404 State Route 49, Constantia

The White Moose is a unique diner located in the heart of the North Shore of Oneida Lake on historic Route 49. In addition to their extensive menu, they also operate The Munching Moose Catering, which offers catering for weddings, special events, corporate parties, and more!

OCTOBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
SEPTEMBER 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	NOVEMBER 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30			1	2	3
4	5	6	7	8	9	10
11	12 <small>Indigenous Peoples' Day Columbus Day Bank Closed</small>	13	14	15	16 <small>Boss's Day</small>	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31 <small>Halloween</small>

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NMLS #415840

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Baldwinsville (315) 638-0293
Phoenix (315) 695-7214

Central Square (315) 676-2065
Brewerton (315) 668-7903
Constantia (315) 623-9447

Phone: 1-877-817-6980 • www.fultonsavings.com





BG-1 AHI TUNA

6 oz Ahi tuna steak
 Sesame seeds
 Everything Bagel seasoning
 Cucumber
 Basmati rice
 Asian Sesame dressing

To Prepare:

Prepare a $\frac{1}{2}$ cup of Basmati rice in advance and set aside. Set aside 6-10 fresh cucumber slices. Pre-heat a skillet with a tablespoon of oil. Combine sesame seeds and Everything Bagel seasoning together on a plate, then coat both the top, bottom, and sides of the tuna steak in the mixture. Sear the steak in the skillet, 3 minutes per side, then remove. (Sear 4 minutes per side for tuna to be more well done.) Plate and slice the steak into 5-6 thin slices. Drizzle Asian Sesame dressing over the top. Serve with a scoop of rice and cucumber slices on the plate.



BG-1

1 W. Genesee St., Baldwinsville

Owner Carrie Laug celebrated BG-1's 3rd anniversary in 2025. "Our customers say the atmosphere is very 'Cheers-like,'" she said. "When people come in for a meal or drink, it seems everybody knows their name. In addition, we pride ourselves on a very relaxing, family friendly environment."

BG-1 serves small plates and has a full bar with weekly and seasonal specials. Customers can enjoy everything from delicious cauliflower crust pizzas, to chicken tortillas, mini beef Wellies, smoked paprika shrimp, their famous dip trio with homemade pita chips, and more!

NOVEMBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
Daylight Saving Time Ends		Election Day				
8	9	10	11	12	13	14
			Veterans' Day Bank Closed			
15	16	17	18	19	20	21
22	23	24	25	26	27	28
				Thanksgiving Day Bank Closed		
29	30				OCTOBER 2026	DECEMBER 2026
					SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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HONEY CHIPOTLE CRISPY CHICKEN SANDWICH

1 cup, Sweet Baby Ray Citrus Chipotle BBQ Sauce

½ cup, Ranch Dressing

2 tbs. honey

2 tbs. Frank's Red Hot Sauce

Sliced Swiss cheese

2-3 strips of bacon

Sandwich bread (your choice)

To Prepare:

- In a mixing bowl, combine ingredients to create the sandwich sauce topping
- Bake or fry one boneless chicken breast and place it on one half of grilled bread
- Top the chicken breast with Swiss cheese, bacon strips, and the Chipotle sauce
- Cover and enjoy!

Sand Bar Grill

1067 State Route 49, Bernhards Bay

Owner Sheryl Aksterowicz has operated this family style restaurant for 13 years and it boasts 160 feet of waterfront on the North Shore of Oneida Lake. They offer a variety of dishes, including grilled seafood, burgers, and salads. The casual and inviting atmosphere makes it a perfect spot for families and friends to gather, and they have a large deck with outdoor seating and stunning views of the surrounding water.



DECEMBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY		
		1	2	3	4	5		
6	7	8	9	10	11	12		
		Pearl Harbor Remembrance Day						
13	14	15	16	17	18	19		
20	21	22	23	24	25	26		
		First Day of Winter		Christmas Eve Bank Closes at 12:00		Christmas Day Bank Closed		Kwanzaa Begins Bank Closed
27	28	29	30	31	NOVEMBER 2026 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		JANUARY 2027 SUN MON TUE WED THU FRI SAT 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	
				New Year's Eve Bank Closes at 12:00				

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"The only time to eat diet food is while you're waiting for the steak to cook."

– Julia Child



FULTON SAVINGS BANK

Reaching Out with Community Support

At Fulton Savings Bank, we appreciate the support of the folks in our community and, in turn, the support we provide our community is very important to us. We strive for excellence with our banking and mortgage services, but also financially supporting the many organizations and individuals whose work benefits our communities. Our ongoing endeavour, **FSB Giving Under The Sun**, represents the many ways in which we proudly support the communities we both call home.

To illustrate, **Fulton Savings Bank** reaches out to our customers in the communities we serve in Oswego and Onondaga Counties, not only with our brand of personal service -- **Express Banking and Online Internet Banking** -- but also in our ongoing efforts to support the people and organizations in our communities in several different ways.

As a matter of fact, Fulton Savings contributes an average of about \$2,000 a week every year -- that adds up to over \$100,000 a year -- to local non-profit organizations. This reaching out manifests itself in many different ways.

Fulton Savings Bank firmly believes in giving back to our customers and friends

in the communities we serve. We do this with such commitments as a well-established scholarship program which provides scholarships to area students attending Cayuga Community College and SUNY Oswego, to environmental, community beautification and preservation projects, music and the creative arts support, and in building foundations for the future. All of us at Fulton Savings are very proud of these contributions and our ongoing involvement.

Illustrated below are several organizations Fulton Savings Bank helps support.



2025

JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

FEBRUARY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

MARCH

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

MAY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JULY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
9	10	11	12	13	14	15
16	17	18	19	20	21	22
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

NOVEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
9	10	11	12	13	14	15
16	17	18	19	20	21	22
21	22	23	24	25	26	27
28	29	30	31			

DECEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

2026

JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FEBRUARY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
9	10	11	12	13	14	15
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

MARCH

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

MAY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
<th