



Important Consumer Disclosure

Cornell Pochily Investment Advisors, Inc. ("CPIA") is an SEC registered investment adviser located in Ithaca, New York. CPIA and its representatives are in compliance with the current registration and notice filing requirements imposed upon SEC registered investment advisers by those states in which CPIA maintains clients. CPIA may only transact business in those states in which it is notice filed, or qualifies for an exemption or exclusion from notice filing requirements.

CPIA's web site is limited to the dissemination of general information regarding its investment advisory services to United States residents residing in states where providing such information is not prohibited by applicable law. Accordingly, the publication of CPIA's web site on the Internet should not be construed by any consumer and/or prospective client as CPIA's solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Furthermore, information on this Internet site should not be construed, in any manner whatsoever, as the receipt of, or a substitute for, personalized individual advice from CPIA. Any subsequent, direct communication by CPIA with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides.

For information pertaining to the registration status of CPIA, please contact the United States Securities and Exchange Commission on their web site at www.adviserinfo.sec.gov and/or the state securities law administrators for those states in which CPIA is registered. A copy of CPIA's current written disclosure statement discussing CPIA's business operations, services, and fees is available from CPIA upon written request. CPIA does not make any representations as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to CPIA's web site or incorporated herein, and takes no responsibility therefore. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

NOT FDIC INSURED. NOT BANK GUARANTEED. MAY LOSE VALUE, INCLUDING LOSS OF PRINCIPAL. NOT INSURED BY ANY STATE OR FEDERAL AGENCY.

ACCESS TO THIS WEB SITE IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND WITHOUT ANY WARRANTIES, EXPRESSED OR IMPLIED, REGARDING THE ACCURACY, COMPLETENESS, TIMELINESS, OR RESULTS OBTAINED FROM ANY INFORMATION POSTED ON THIS WEB SITE OR ANY THIRD PARTY.