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PATHFINDER BANCORP INC
Form 8-K
September 15, 2004

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

Form 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 14, 2004

Pathfinder Bancorp, Inc.

(Exact name of registrant as specified in its charter)

Federal	000-23601	16-1540137
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(State or other jurisdiction)	(Commission File No.) of incorporation)	(I.R.S. Employer Identification No.)

REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE: (315) 343-0057

NOT APPLICABLE

(FORMER NAME OR FORMER ADDRESS, IF CHANGED SINCE LAST REPORT)

Item 1-7 Not Applicable.

Item 8.01 Other Events

On September 14, 2004, Pathfinder Bank, the wholly owned subsidiary of Pathfinder Bancorp, Inc. entered into a contract with Paul A. Castaldo, Inc. to perform as the general contractor in the construction of a new branch office to be located at 3025 East Avenue (Route 49) in the village of Central Square, Oswego County, New York.

The contract is contingent upon the receipt of all relevant regulatory approvals to operate a branch office of Pathfinder Bank at the location. The construction of the branch office is expected to be completed during the second quarter of 2005.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

PATHFINDER BANCORP, INC.

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Date: September 14, 2004 By: /s/ Thomas W. Schneider

Thomas W. Schneider
President and Chief Executive
Officer