


THIS IS A TWO-SIDED DOCUMENT

 <p>P.O. Box 99, 1133 NYS Route 86 Ray Brook, New York 12977 Tel: (518) 891-4050 www.apa.ny.gov</p>	<p>APA Permit 2025-0187</p>
<p>In the Matter of the Application of</p> <p>ARROW BANK NATIONAL ASSOCIATION Permittee</p> <p>for a permit pursuant to § 809 of the Adirondack Park Agency Act</p>	<p>Date Issued: December 17, 2025</p> <p>To the County Clerk: Please index this permit in the grantor index under the following name(s): 1. Arrow Bank National Association</p>

SUMMARY AND AUTHORIZATION

This permit authorizes a new commercial use structure in an area classified Moderate Intensity Use on the Adirondack Park Land Use and Development Plan Map in the Town of Ticonderoga, Essex County.

This authorization shall expire unless recorded in the Essex County Clerk's Office within 60 days of issuance of a signed and notarized permit. The signed and notarized permit shall be recorded in the names of all persons listed above and in the names of all owners of record of any portion of the project site on the recordation date.

The project shall not be undertaken or continued unless the project authorized herein is in existence within five years of the date the permit is recorded in the Essex County Clerk's Office. The Agency will consider the project in existence when the permit is recorded.

The project shall be undertaken in compliance with all conditions stated herein. Failure to comply with this permit is a violation and may subject the permittee, successors, and assigns to civil penalties and other legal proceedings.

This permit does not convey any right to trespass upon the lands or interfere with the riparian rights of others in order to undertake the authorized project, nor does it authorize the impairment of any easement, right, title or interest in real or personal property.

Nothing contained in this permit shall be construed to satisfy any legal obligations of the permittee to comply with all applicable laws and regulations or to obtain any governmental approval or permit from any entity other than the Agency, whether federal, State, regional, or local.

PROJECT SITE

The project site is a 2.95-acre parcel of land located on Wicker Street, also known as NYS Route 9N in the Town of Ticonderoga, Essex County, in an area classified Moderate Intensity Use on the Adirondack Park Land Use and Development Plan Map. The site is identified as Tax Map Section 150.2, Block 2, Parcel 12, and is described in a deed from Vincentz Fitzgerald Corporation aka Vincentz Fitzgerald, Inc. et al. to Glens Falls National Bank and Trust Company, recorded in the Essex County Clerk's Office under Book 1205, Page 168.

The project site is improved by a commercial banking structure with drive-through and automatic teller commercial service authorized by Agency Permit 98-149, that is proposed for removal.

PROJECT DESCRIPTION

The project as conditionally approved herein involves removal of the existing structure and construction of a commercial banking structure that provides walk-in, drive-through and automatic teller commercial services.

The project is shown on the following maps and plans:

- "Arrow Bank," in four sheets prepared by SRA Engineers, dated and received by the Agency on December 11, 2025 (Site Plans); and
- "Building Plan," in two sheets, prepared by Oldenquist Design dated August 5, 2025, and received by the Agency on August 11, 2025 (Structure Plans).

A reduced-scale copy of Sheet 2 of the Site Plans for the project is attached as a part of this permit for reference.

AGENCY JURISDICTION

Pursuant to Section 809(2)(a) of the Adirondack Park Agency Act, a permit is required from the Adirondack Park Agency prior to the expansion by more than 25% of any commercial use on Moderate Intensity Use lands in the Adirondack Park.

This permit amends Condition 4 of Permit 98-149.

CONDITIONS

THE PROJECT IS APPROVED SUBJECT TO THE FOLLOWING CONDITIONS:

1. The project shall not be undertaken until this permit has been recorded in the Essex County Clerk's Office.
2. This permit is binding on the permittee, all present and future owners or lessees of the project site, and all persons undertaking all or a portion of the project, for as long as the commercial use authorized herein continues on the site. Copies

of this permit and the Site Plans shall be furnished by the permittee to all subsequent owners or lessees of the project site prior to sale or lease, and by the permittee and/or any subsequent owner or lessee to all persons undertaking any development activities authorized herein.

3. In addition to complying with all terms and conditions of this permit, all future activities on the project site shall be undertaken in compliance with the requirements of New York State's Adirondack Park Agency Act, Freshwater Wetlands Act, and the Adirondack Park Agency's implementing regulations [9 NYCRR §§ 570-588].
4. This permit amends and supersedes Permit 98-149 in relation to the project site. The terms and conditions of Permit 98-149 shall no longer apply to the project site.
5. All deeds conveying all or a portion of the lands subject to this permit shall contain references to this permit as follows: "The lands conveyed are subject to Adirondack Park Agency Permit 2025-0187, issued December 17, 2025, the conditions of which are binding upon the heirs, successors and assigns of the grantors and all subsequent grantees."
6. This permit authorizes the construction of the commercial structure in the location shown and as depicted on the Site Plans and the Structure Plans. Any change to the location, dimensions, or other aspect of the commercial use structure shall require a new or amended permit.
7. Walk-in and drive-through commercial banking at the commercial structure shall only occur between 8am and 8pm, Monday through Saturday. The automatic teller machine at the commercial structure will be open 24 hours a day.
8. All wastewater treatment infrastructure on the project site shall be connected to and served by the municipal wastewater treatment system.
9. The project shall be undertaken in compliance with the Site Plans.
10. When brought from off-site, all equipment, including but not limited to trucks, excavators, tractors, etc., and hand excavation tools such as shovels, rakes, and picks, to be used on the project site shall be clean and free of soil, mud, or other similar material. If washed on the project site, equipment shall be washed in one location to prevent the distribution of propagules among different wash sites. All construction equipment and vehicles operating in areas that may contain existing invasive species shall be thoroughly cleaned prior to moving to other areas.
11. Any new free-standing or building-mounted outdoor lights shall employ full cut-off fixtures that are fully shielded to direct light downward and not into the sky or toward NYS Route 9N or adjoining properties.
12. All exterior building materials, including roof, siding and trim, of any structure on the project site shall be compliant with the Structure Plans.

13. All signs associated with the commercial structure on the project site shall comply with the Agency's "Standards for Signs Associated with Projects" [9 NYCRR Part 570, Appendix Q-3].
14. West of the 298 foot contour and north and west of the "Woods Edge" as depicted on the Site Plans, no trees, shrubs or other woody-stemmed vegetation may be cut, culled, trimmed, pruned or otherwise removed or disturbed on the project site without prior written Agency authorization, except for the removal of dead or diseased vegetation, rotten or damaged trees, or any other vegetation that presents a safety or health hazard.
15. Between April 1 and October 31, no trees shall be removed or disturbed on the project site without prior written Agency authorization.
16. All trees and shrubs depicted on the Site Plans shall be planted no later than the first spring or fall planting season after final grading related to the construction of the commercial structure on the project site. Trees and shrubs that do not survive shall be replaced annually until established in a healthy growing condition.
17. There shall be no more than two principal buildings located on the project site at any time. The commercial structure authorized herein constitutes a principal building. The Agency makes no assurances that the maximum development mathematically allowed can be approved.

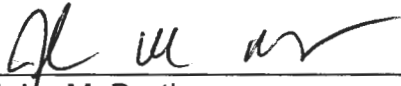
CONCLUSIONS OF LAW

The Agency has considered all statutory and regulatory criteria for project approval set forth in the Adirondack Park Agency Act and 9 NYCRR Part 574. The Agency hereby finds that the project authorized as conditioned herein:

- a. will be consistent with the land use and development plan;
- b. will be compatible with the character description and purposes, policies, and objectives of the Moderate Intensity Use land use area;
- c. will be consistent with the overall intensity guidelines for the Moderate Intensity Use land use area;
- d. will comply with the shoreline restrictions of § 806 of the Adirondack Park Agency Act; and
- e. will not have an undue adverse impact upon the natural, scenic, aesthetic, ecological, wildlife, historic, recreational or open space resources of the Park or upon the ability of the public to provide supporting facilities and services made necessary by the project.

PERMIT issued this 17th day
of December, 2025.

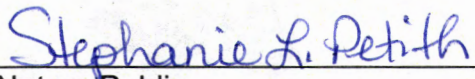
ADIRONDACK PARK AGENCY

BY: 
John M. Burth
Deputy Director, Regulatory Programs

STATE OF NEW YORK
COUNTY OF ESSEX

On the 17th day of December in the year 2025, before me, the undersigned, a Notary Public in and for said State, personally appeared John M. Burth, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their capacity, and that by their signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

STEPHANIE PETITH
Notary Public, State of New York
Reg. No. 01PE6279890
Qualified in Essex County
Commission Expires April 15, 2029


Notary Public

