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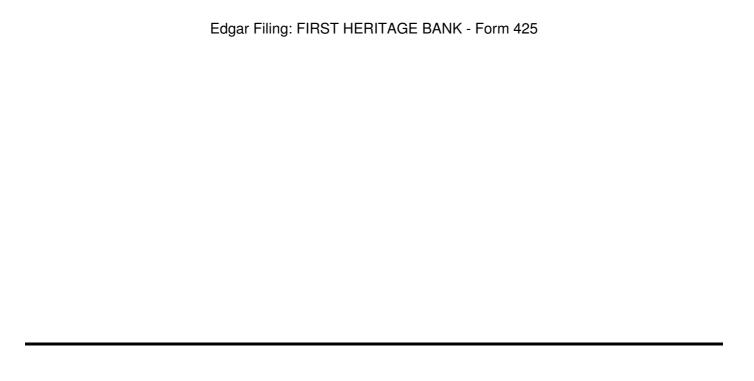
FIRST HERITAGE BANK Form 425 January 08, 2004

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Filed by Community Bank System, Inc. (Commission File No.: 001-13695) pursuant to Rule 425 under the Securities Act of 1933. Subject Company: First Heritage Bank (Commission File No.: None)

The following presentation concerning Community Bank System, Inc.'s proposed acquisition of First Heritage Bank was made available during an investor conference call with management that was open to the public.

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