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EVANS BANCORP INC  
Form 424B3  
August 25, 2003

FILED PURSUANT TO  
SEC RULE 424(b)(3)  
FORM S-3D  
SEC FILE NO. 333-34347

PROSPECTUS SUPPLEMENT NO. 1 DATED AUGUST 25, 2003  
TO PROSPECTUS DATED NOVEMBER 1, 2001

EVANS BANCORP, INC.

DIVIDEND REINVESTMENT PLAN

This Prospectus Supplement should be read in conjunction with the Prospectus dated November 1, 2001 (the "Prospectus").

The third paragraph on page 1 of the Prospectus is superseded by the following sentence:

Stockholders who wish to enroll in the Plan (a "Participant") should complete an Enrollment Authorization form and forward it to Computershare Investor Services, LLC (the "Agent"), administrator of the Plan (see Question 6 on page 7).

The section captioned "IF YOU HAVE QUESTIONS CONCERNING THE PLAN" on page 5 of the Prospectus is superseded by the following:

IF YOU HAVE QUESTIONS CONCERNING THE PLAN

Please address all correspondence concerning the Plan to Computershare Investor Services, LLC (the "Agent"):

By Regular Mail, Registered Mail or Certified Mail:

Computershare Investor Services, LLC  
P.O. Box 3504  
Chicago, Illinois 60690-3504

By Hand or Courier:

Computershare Investor Services, LLC  
2 North LaSalle Street  
Chicago, Illinois 60602

Please mention Evans Bancorp, Inc. in all your correspondence and, if you are a participant in the Plan, give the number of your account. If you prefer, you may call Computershare Investor Services, LLC for general questions on shareholder services and for dividend reinvestment plan information at 1-888:294-8217.

The second sentence of the answer to Question 6 on page 7 of the Prospectus is superseded by the following sentence:

You may obtain an Enrollment Authorization Form by contacting the Agent or visiting the website at [www.computershare.com](http://www.computershare.com).

The date of this Supplement No. 1 is August 25, 2003

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PLEASE RETAIN THIS SUPPLEMENT FOR FUTURE REFERENCE.