

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person* SCHNEIDER THOMAS W			2. Issuer Name and Ticker or Trading Symbol Pathfinder Bancorp, Inc. [PBHC]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) President and CEO		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 11/23/2021			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		
214 WEST FIRST STREET			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street) OSWEGO NY 13126								
(City) (State) (Zip)								

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	11/23/2021		M		4	A	\$11.35	32,377	D	
Common Stock	11/23/2021		M		4	D	\$17.05	32,373	D	
Common Stock	11/26/2021		M		13	A	\$11.35	32,386	D	
Common Stock	11/26/2021		M		13	D	\$17	32,373	D	
Common Stock	11/30/2021		M		100	A	\$11.35	32,473	D	
Common Stock	11/30/2021		M		100	D	\$17.24	32,373	D	
Common Stock	12/01/2021		M		100	A	\$11.35	32,473	D	
Common Stock	12/01/2021		M		100	D	\$17	32,373	D	
Common Stock								18,307	I	By ESOP
Common Stock								23,262	I	By 401(K)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Stock Options	\$11.35	11/23/2021		M		4		05/06/2017	05/06/2026	Common Stock	4	\$0.00	25,386	D	
Stock Options	\$11.35	11/26/2021		M		13		05/06/2017	05/06/2026	Common Stock	13	\$0.00	25,373	D	
Stock Options	\$11.35	11/30/2021		M		100		05/06/2017	05/06/2026	Common Stock	100	\$0.00	25,273	D	
Stock Options	\$11.35	12/01/2021		M		100		05/06/2017	05/06/2026	Common Stock	100	\$0.00	25,173	D	

Explanation of Responses:

Remarks:

/s/ James A. Dowd as POA for Thomas W. Schneider 12/01/2021

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.