FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

wasnington,	D.C.	20549	

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL									
OMB Number:	3235-0287								
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hours per response:	0.5								

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

Corride (Last)	ers Calvin	irst) (	(Middle)	2. Issuer Name and Ticker or Trading Symbol Pathfinder Bancorp, Inc. [ PBHC ]  3. Date of Earliest Transaction (Month/Day/Year) 03/10/2020								All application of the contraction of the contracti	or 10% Ow r (give title Other (s)		ner						
(Street) OSWGE (City)	O N	Y :	13126 (Zip)		4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)								Indine)	ividual or Joint/Group Filing (Check Applicable  Form filed by One Reporting Person  Form filed by More than One Reporting  Person						
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																					
Da			Date	te onth/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		r, Transaction Disposed Code (Instr. 5)			rities Acquired (A) o ed Of (D) (Instr. 3, 4 a					es For ally (D) Following (I)		n: Direct r Indirect istr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
										Code	v	Amount		(A) or (D)	or Price		Transaction(s) (Instr. 3 and 4)				(11150.4)
Common Stock														4,188 <sup>(1)</sup>				By ESOP			
Common Stock														15,974				By 401(k)			
Common Stock															10,084		D				
	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)	3. Transaction Date (Month/Day/Year)	3A. Deeme Execution if any (Month/Da	on Date, Tran		nsaction de (Instr.   I		5. Number 6		Date Exe piration I onth/Day	ole and 7. Title and Amount of		Security	8. Prio Deriva Secur (Instr.		9. Number derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4)	ive ties cially ing ed ction(s)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)			
					Code	v	(A)	(D)	Dat Exe	te ercisable		opiration ate	Title		Amount or Number of Shares						
Stock Options	\$10.81								04/	/01/2017	04	/01/2026	Comi		0			8,647		D	
Stock	\$11.35								05/	/06/2017	05	5/06/2026	Com		0			7,908		D	

## **Explanation of Responses:**

1. Reflects ESOP shares allocated in March 2020

## Remarks:

/s/ James A. Dowd as POA for Calvin Corriders

03/11/2020

\*\* Signature of Reporting Person

Date

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

- $^{\star}$  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.

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