## UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Notice of Effectiveness

| Effectiveness Date: | August 12, 2014 1:00 P.M. |
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| Form:               | S-1                       |
| CIK:                | 0001609065                |
| Company Name:       | Pathfinder Bancorp, Inc.  |
| File Number:        | <u>333-196676</u>         |
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