

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 31, 2022

Michael R. Brace, CFA

Courier Capital, LLC

Buffalo Office

1114 Delaware Avenue
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

www.couriercapital.com

This brochure supplement provides information about Michael R. Brace that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Michael R. Brace is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 1: COVER PAGE

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ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael R. Brace (DOB: 1970)

Education Background:

Fayetteville Manlius High School, Manlius, NY, Diploma (1988)

State University of New York, Geneseo, B.S. Finance (1992)

University at Buffalo, Buffalo, NY M.B.A. (1994)

CFA Institute, CFA Charter (1998)

Business Background:

Courier Capital, LLC, Senior Portfolio Manager (11/2016 – Present)

EFG Wealth Management Bermuda, Relationship Officer (07/2014 -06/2016)

Capital G Bank (Clarien) Bermuda, Senior Advisor, (06//2011 - 06/2014)

Mr. Brace is part of the Courier Capital LLC's ("Courier") Investment Policy Committee and is responsible for portfolio management. He is a Chartered Financial Analyst (CFA) charterholder of the CFA Institute. For more information about Mr. Brace's professional background and civic activities, please visit our website at www.couriercapital.com.

Explanation of Professional Designations:

CFA (Chartered Financial Analyst)

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 165,000 CFA charterholders working in 164 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence

- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

ITEM 3: DISCIPLINARY INFORMATION

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Michael R. Brace providing advice to you. Mr. Brace does not have applicable disciplinary events required to be disclosed under this item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his duties at Courier, Mr. Brace serves as a Board Member for the Bermuda Community Foundation and as a Board Member for Nature Conservancy (Central & Western NY). These positions are unpaid, do not require more than 10% of Mr. Brace's time during market hours, and these organizations are not investment-related. As such, no conflict of interest exists between Mr. Brace's duties at Courier and service on these boards.

ITEM 5: ADDITIONAL COMPENSATION

Outside of his activities at Courier, Mr. Brace is not actively engaged in any investment-related business or occupation. Additionally, Mr. Brace does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

ITEM 6: SUPERVISION

Mr. Brace is supervised by Tom Hanlon, President. Mr. Hanlon can be reached at (716) 883-9595.

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March 31, 2022

Steven A. Gattuso, CFA, CFP, CMA

Courier Capital, LLC

Buffalo Office

1114 Delaware Avenue
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

www.couriercapital.com

This brochure supplement provides information about Steven A. Gattuso that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Steven A. Gattuso is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Steven A. Gattuso (DOB: 1964)

Education Background:

Canisius College, BS, Economics and Computer Science

Canisius College, MBA, Finance

SUNY – Buffalo, Accounting

Business Background:

Courier Capital, LLC, Chief Investment Officer (1/2019-present)

Courier Capital, LLC, Senior Portfolio Manager (8/2012- present)

Canisius College, Assistant Professor (7/2013 – present)

Niagara University, Assistant Professor (8/2003- 7/2013)

M&T Bank, Assistant Vice President, Portfolio Manager (6/2007-8/2012)

Mr. Gattuso is part of the Courier Capital, LLC’s (“Courier”) Investment Policy Committee and is responsible for research and portfolio management. He is a Chartered Financial Analyst (CFA) charterholder of the CFA Institute. For more information about Mr. Gattuso’s professional background and civic activities, please visit our website at www.couriercapital.com.

Explanation of Professional Designations:

CFA (Chartered Financial Analyst)

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High Ethical Standards

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- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

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Comprehensive and Current Knowledge

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The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

CFP®:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the

financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP[®] Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP[®] professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP[®] marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP[®] professionals provide financial planning services at a fiduciary standard of care. This means CFP[®] professionals must provide financial planning services in the best interests of their clients.

CFP[®] professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP[®] certification.

CMA(Certified Management Accountant)

The Certified Management Accountant("CMA") Certification is a graduate-level investment credential. Candidate must meet one of the following requirements: (a) undergraduate degree and four years of professional experience involving investment decision-making; or (b) four years qualified full-time work experience. The certification requires 250 hours of self-study for each of the three levels and the candidate must pass satisfactorily three course exams.

ITEM 3: DISCIPLINARY INFORMATION

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Steven A. Gattuso providing advice to you. Mr. Gattuso does not have applicable disciplinary events required to be disclosed under this item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Outside of his activities at Courier, Mr. Gattuso receives a substantial source (*i.e.*, more than 10%) of his time and/or income from the College of Business at Canisius College where he serves as an Assistant Professor. Mr. Gattuso's responsibilities include teaching undergraduate and graduate Finance courses at the college. Mr. Gattuso will combine his role as a Professor with his role and responsibilities at Courier.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Gattuso does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

ITEM 6: SUPERVISION

Mr. Gattuso is supervised by Thomas J. Hanlon, President. Mr. Hanlon can be reached at (716)883-9595.

BROCHURE SUPPLEMENT
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March 31, 2022

William H. Gurney

Courier Capital, LLC

Buffalo Office

1114 Delaware Avenue
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

www.couriercapital.com

This brochure supplement provides information about William H. Gurney that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about William H. Gurney is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 1: COVER PAGE

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ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

William H. Gurney (DOB: 1961)

Education Background:

St. Lawrence University, B.A. Economics, 1984

Business Background:

Courier Capital, LLC, Executive Vice President (01/2016 – Present)

Courier Capital Corporation, Managing Director/Secretary/CCO,(03/2003-01/2016)

HSBC Securities, Financial Adviser, (03/1993 - 03/2003)

Mr. Gurney is part of the Courier Capital LLC's ("Courier") Investment Policy Committee and is responsible for portfolio management. For more information about Mr. Gurney's professional background and civic activities, please visit our website at www.couriercapital.com.

ITEM 3: DISCIPLINARY INFORMATION

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of William H. Gurney providing advice to you. Mr. Gurney does not have applicable disciplinary events required to be disclosed under this item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his duties at Courier, Mr. Gurney has limited involvement in various outside business activities. Mr. Gurney serves on the Board of Buffalo State College, as well as the advisory boards of NOCO Energy and Garrett Leather. Mr. Gurney has partial ownership interest in one real estate partnership. For each of these roles and partnership, Mr. Gurney does not devote a substantial amount (i.e. more than 10%) of his time in any of the day-to-day operations.

ITEM 5: ADDITIONAL COMPENSATION

Outside of his activities at Courier, Mr. Gurney is not actively engaged in any investment-related business or occupation. Additionally, Mr. Gurney does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

ITEM 6: SUPERVISION

Mr. Gurney is supervised by Tom Hanlon, President. Mr. Hanlon can be reached at (716) 883-9595.

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Thomas J. Hanlon, CEBS, CFA, CFP

Courier Capital, LLC

Buffalo Office

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Additional information about Thomas J. Hanlon(CRD#5879785) is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 1: COVER PAGE

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ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas J. Hanlon (DOB: 1962)

Education Background:

Canisius College, BS Business Management, 1985

Finance, MBA State University of New York, 1992

Business Background:

Courier Capital, LLC, President (12/2018 – Present)

Courier Capital, LLC, Chief Operating Officer and Executive Vice President, (1/2016- 12/2018)

Courier Capital Corporation, Partner & Executive Vice President, (2005 - 1/2016)

Lawley-Courier Advisors, LLC, Managing Director, (2010 – 2016)

M&T Bank, Vice President/Regional Manager, Trust Division, (2002 – 2005)

Mr. Hanlon is part of the Courier Capital LLC's ("Courier") Investment Policy Committee and is responsible for portfolio management. His broad credentials add great technical expertise to our corporate 401(k) and individual financial planning services. He is a Chartered Financial Analyst (CFA) charterholder of the CFA Institute and a Certified Financial Planner (CFP) licensee, governed by the CFP Board of Standards. He earned the Certified Employee Benefits Specialist (CEBS) designation through the Wharton School of the University of Pennsylvania and the International Foundation of Employee Benefit Plans. Mr. Hanlon is part of the Courier's Investment Policy Committee and is responsible for portfolio management. For more information about Mr. Hanlon's professional background and civic activities, please visit our website at www.couriercapital.com.

Explanation of Professional Designations:

CEBS (Certified Employee Benefit Specialist)

The CEBS designation is cosponsored by the International Foundation of Employee Benefit Plans (IFEBP) and the Wharton School, University of Pennsylvania. The 8-course college level curriculum provides a comprehensive understanding of benefit concepts and principles.

CFA (Chartered Financial Analyst)

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CFP[®] professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP[®] certification.

ITEM 3: DISCIPLINARY INFORMATION

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Thomas J. Hanlon providing advice to you. Mr. Hanlon does not have applicable disciplinary events required to be disclosed under this item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Courier, Mr. Hanlon serves on the Board of Bristol Home and Bristol Village, senior care facilities located in the Buffalo, N.Y. area. This is an unpaid position. Mr. Hanlon does not devote a substantial amount (i.e., more than 10%) of his time in any of the day-to-day operations. As Bristol Homes and Bristol Village are clients of Courier, this could represent a potential conflict of interest insofar as Mr. Hanlon is serving in both a fiduciary capacity as a senior manager of Courier and as a board member of the client.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Hanlon does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

ITEM 6: SUPERVISION

Mr. Hanlon is supervised by Martin Birmingham, President and Chief Executive Officer, Five Star Bank, Mr. Birmingham can be reached at (585) 627-1321.

BROCHURE SUPPLEMENT
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March 31, 2022

Stephen R. Robshaw

Courier Capital, LLC

Buffalo Office

1114 Delaware Avenue
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

www.couriercapital.com

This brochure supplement provides information about Stephen R. Robshaw that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Stephen R. Robshaw is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 1: COVER PAGE

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ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen R. Robshaw (DOB: 1944)

Education Background:

College of the Holy Cross, B.A. History

State University of New York at Buffalo, M.B.A. Business

Business Background:

Courier Capital, LLC, Executive Vice President (2017 – Present)

Robshaw & Julian Associates, Inc., Founder, Principal, President (1979-2017)

M&T Bank Investment Dept., Chief Investment Officer and Vice President(1971-1979)

HC Wainwright & Co., Security Analyst (1969-1971)

ITEM 3: DISCIPLINARY INFORMATION

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Stephen R. Robshaw providing advice to you. Mr. Robshaw does not have applicable disciplinary events required to be disclosed under this item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Outside of his activities at Courier, Mr. Robshaw is not actively engaged in any investment-related business or occupation. Additionally, Mr. Robshaw does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Robshaw does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier Capital, LLC.

ITEM 6: SUPERVISION

Mr. Robshaw is supervised by Tom Hanlon, President, Tom Hanlon can be reached at (716) 883-9595.

BROCHURE SUPPLEMENT
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March 31, 2022

Jason M. Stronz

Courier Capital, LLC

Jamestown Office

214 West Fifth Street

Jamestown, NY 14701

Phone: (716) 484-2402

Fax: (716) 484-2279

www.couriercapital.com

This brochure supplement provides information about Jason M. Stronz that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Jason M. Stronz is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason M. Stronz (DOB: 1981)

Education Background:

Allegheny College, BA. 2003

Lake Erie College, MBA. 2005

Business Background:

Courier Capital, LLC, Executive Vice President/Senior Portfolio Manager (04/2021 – Present)

Courier Capital, LLC, Senior Portfolio Manager (10/2020 – 04/2021)

Courier Capital, LLC, Account Executive/Portfolio Manager (10/2012 – 10/2020)

Jamestown Renaissance Corporation (9/2009 – 10/2012)

Central Connecticut State University (8/2005-8/2009)

Mr. Stronz is part of the Courier Capital LLC's ("Courier") Investment Policy Committee and is responsible for portfolio management. For more information about Mr. Stronz's professional background and civic activities, please visit our website at www.couriercapital.com.

ITEM 3: DISCIPLINARY INFORMATION

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Jason M. Stronz providing advice to you. Mr. Stronz does not have applicable disciplinary events required to be disclosed under this item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Outside of his activities at Courier, Mr. Stronz is not actively engaged in any investment-related business or occupation. Additionally, Mr. Stronz does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Stronz does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

ITEM 6: SUPERVISION

Mr. Stronz is supervised by Tom Hanlon, President. Mr. Hanlon can be reached at (716) 883-9595.