



DIVISION OF
CORPORATION FINANCE

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

Mail Stop 4720

September 30, 2015

Via E-mail

Michael R. Kallet
Chairman and Chief Executive Officer
Oneida Financial Corp.
182 Main Street
Oneida, NY 13421

Re: Oneida Financial Corp.
Form 10-K for the Fiscal Year Ended December 31, 2014
Filed March 25, 2015
File No. 001-34813

Dear Mr. Kallet:

We have completed our review of your filing. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filing and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filing to be certain that the filing includes the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ Kathryn McHale

Kathryn McHale
Senior Staff Attorney
Office of Financial Services I