

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

September 19, 2024

Taylor M. Gilden Chief Financial Officer Lake Shore Bancorp, Inc. 31 East Fourth Street Dunkirk, NY 14048

> Re: Lake Shore Bancorp, Inc. Form 10-K for the Fiscal Year Ended December 31, 2023 File No. 000-51821

Dear Taylor M. Gilden:

We have completed our review of your filings. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance Office of Finance