

News Release

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FOR IMMEDIATE RELEASE

BSNB CHARITABLE FOUNDATION ESTABLISHES SCHOLARSHIP PROGRAM

BALLSTON SPA, May 15, 2009 — The BSNB Charitable Foundation announced today that it has established scholarship programs in the Ballston Spa, Burnt Hills-Ballston Lake, Galway and Stillwater school districts. Scholarships will be awarded to graduating seniors who are continuing their education at a two-year or four-year college or university. The recipients will have demonstrated a record of academic achievement in the areas of math, science, engineering or business while also exemplifying a commitment to community service and support.

The BSNB Charitable Foundation was established earlier this year by Ballston Spa National Bank to support educational, civic, and other charitable causes within the company's market areas. "We are proud to offer this support to our community. The scholarships awarded this year and in years to come will assist the community in the effort to develop and retain an educated and qualified workforce," stated Christopher R. Dowd, President and CEO.

With just the right combination of personal service and high tech convenience, BSNB offers a wide range of products and services to individuals, families, municipalities, nonprofits and businesses. Offices are in Ballston Spa, Milton, Galway, Stillwater, Burnt Hills, Clifton Park, Malta, Greenfield Center and Wilton. Ballston Spa National Bank's web site can be found at <http://www.bsnb.com>.

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