

News Release

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FOR IMMEDIATE RELEASE

BSNB ESTABLISHES CHARITABLE FOUNDATION

BALLSTON SPA, February 25, 2009 — Christopher R. Dowd, president and chief executive officer of Ballston Spa National Bank, announced today that the bank has established the BSNB Charitable Foundation. The foundation will provide financial support to a diverse range of organizations that benefit each of the communities the bank serves.

“In light of our strong financial performance and the current economic environment, we have made a conscious decision to enhance our commitment to supporting the communities in this region.” stated Mr. Dowd. “By establishing the BSNB Charitable Foundation, we are building on a tradition of community support and charitable giving that has been a central component of our mission for 170 years.”

The BSNB Charitable Foundation, through its donations program, will help address community needs in areas such as arts and culture, education, economic development, health and human services and neighborhood revitalization. Requests for support will be accepted through the bank’s marketing department located at 39 Bath Street in Ballston Spa.

Founded in 1838, BSNB provides financial 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 www.bsnb.com.

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