

News Release

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FOR IMMEDIATE RELEASE

CHAD STOFFER NAMED VICE PRESIDENT OF COMMERCIAL LENDING AT BALLSTON SPA NATIONAL BANK

BALLSTON SPA, January 23, 2008 — Chad Stoffer has been named Vice President, Commercial Loan Officer at Ballston Spa National Bank according to Christopher R. Dowd, President and CEO. In this position, Mr. Stoffer will be responsible for developing new and maintaining existing relationships with businesses, professional groups and individuals.

Mr. Stoffer has over a decade of banking experience. Most recently, he was an Account Executive of Residential and Commercial sales with GreenPoint Mortgage servicing Upstate, NY and Western, MA. Previous to this he worked with HSBC Mortgage Corp, USA. He earned his Bachelor of Science as an interdepartmental major in Mathematics and Economics from Union College in Schenectady, NY.

BSNB's continuous history of friendly community banking in the Saratoga region spans five generations. 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 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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