

News Release

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FOR IMMEDIATE RELEASE

STEPHAN SCRIBNER HIRED AS NEW BUSINESS DEVELOPMENT OFFICER AT BALLSTON SPA NATIONAL BANK

BALLSTON SPA, March 20, 2009 — Stephan Scribner, a financial services industry professional with twenty-two years of experience, has been named Business Development Officer at Ballston Spa National Bank, according to Christopher R. Dowd, President and CEO. In this capacity, Mr. Scribner will develop and manage relationships with high-net-worth individuals as well as small-to-mid-sized businesses and professional firms. His expertise is in providing investment, credit and deposit products and services.

Prior to joining BSNB, Mr. Scribner was most recently a Financial Consultant with Wachovia Securities. He comes to his new position with a well-rounded background including experience as an investment advisor, a retail branch manager, a private banking relationship manager, and a mortgage account executive for several local financial services institutions.

Mr. Scribner is a Certified Financial Planner and earned a bachelor's of science degree in business administration from the College of Saint Rose, Albany, New York. In addition, he holds Series 7 and Series 66 Securities Licenses and is certified to sell NYS Life, Accident & Health Insurance as well as NYS Long Term Care Insurance.

Mr. Scribner is a member of several community groups and development associations, including, the Saratoga County Chamber of Commerce, The Chamber of Southern Saratoga County, the Malta Business & Professional Association, the Ballston Spa Business & Professional Association, the Financial Planning Association of Eastern New York and the Estate Planning Council of Eastern New York. Mr. Scribner also serves as a member of the Church Council for St. Peter's Church in Malta.

Mr. Scribner resides in Malta with his wife and three children.

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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