

News Release

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FOR IMMEDIATE RELEASE

BSNB CHARITABLE FOUNDATION AWARDS SCHOLARSHIP TO KATRINA SMITH

BALLSTON SPA, June 15, 2010 — The BSNB Charitable Foundation is pleased to award Katrina Smith, a senior at Ballston Spa High School, with a \$1000 scholarship. Katrina was chosen as the recipient based on her demonstrated record of academic achievement, while also exemplifying a commitment to community service and support. Katrina plans to further her education by studying Engineering at Clarkson University in the fall.

The BSNB Charitable Foundation was established in 2009 by Ballston Spa National Bank to support educational, civic, and other charitable causes within the company's market areas. "On behalf of our employees, I congratulate Katrina on her achievements and wish her well as she pursues her secondary education," stated Christopher R. Dowd, President and CEO. He added, "At BSNB, we believe that the development and retention of an educated and qualified workforce is critical to the future success of this region."

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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