



Ballston Spa National Bank

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## NEWS RELEASE

Contact: Susan Slovic, VP/Marketing Director  
518-363-8628  
[susan.slovic@bsnb.com](mailto:susan.slovic@bsnb.com)

Ballston Spa National Bank  
990 State Route 67  
Ballston Spa, NY 12020

### For Immediate Release

#### **Andrei Krasnokutski Promoted to Assistant Vice President and Commercial Lender at Ballston Spa National Bank**

BALLSTON SPA, N.Y. – July 25, 2014 — Andrei Krasnokutski has been promoted to Assistant Vice President and Commercial Lender at Ballston Spa National Bank according to Christopher R. Dowd, President and CEO. In this position, Krasnokutski is responsible for developing and managing commercial loan relationships.

Krasnokutski joined BSNB in 2012 as a Senior Credit Analyst, and has more than 10 years of experience in the banking industry, including the areas of commercial real estate, commercial and industrial lending and corporate debt restructuring. Prior to joining BSNB, Krasnokutski was a Commercial Credit Officer at another local financial institution where he specialized in commercial underwriting. He earned his bachelor's degree in business administration from St. Bonaventure University and his master's in business administration with a concentration in finance from Cleveland State University.

Krasnokutski lives in Malta with his wife and son. Active in the community, he is part of the bank's Volunteers in Action program where he helps organize an annual Electronics Recycling and Document Shred Day at BSNB. In 2013, BSNB staff members donated more than 7,000 volunteer hours and supported more than 200 organizations through the Volunteers in Action program.

### ABOUT BALLSTON SPA NATIONAL BANK

Established in 1838, BSNB celebrates 175 years of community banking. 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, not-for-profits and businesses. Offices are located in Ballston Spa, Milton, Galway, Stillwater, Burnt Hills, Clifton Park, Malta, Greenfield Center and Wilton. BSNB's website can be found at [www.bsnb.com](http://www.bsnb.com). To become part of BSNB's online community, please visit us at [www.facebook.com/YourBSNB](https://www.facebook.com/YourBSNB) or [www.twitter.com/BSNB](https://www.twitter.com/BSNB).

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