

NEWS RELEASE

Contact: Susan M. Slovic, VP/Marketing

518-363-8628

susan.slovic@bsnb.com

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

For Immediate Release

BSNB Announces Plans for Two New Locations in Albany County

Community bank expands presence to 13 branches throughout Capital Region

BALLSTON SPA, N.Y. – February 13, 2017 — Today <u>Ballston Spa National Bank</u> (BSNB) is proud to announce plans for expansion within Albany County, opening two new branches, in Guilderland and Voorheesville. The expansion brings BSNB to 13 total branches throughout the Capital Region, and stems from the organization's commitment to providing better service and convenience to its customers and the communities it serves.

Pending regulatory approval, the new locations will feature the same high-quality services available at existing BSNB branches such as personal checking and savings accounts, commercial deposit accounts and cash management services, residential mortgage lending, commercial loans, and trust and investment planning. Further, the new branches will prompt the hire of ten new staff members.

"Given the economic trends in the region and changes in the banking landscape, we are thrilled to secure two new offices in such strong communities. As with the other markets we serve, our focus will be on providing customers with exceptional service and support while seeking to make a positive difference in the communities where we live and work," said BSNB President and CEO Christopher R. Dowd. "Considering our skilled staff and online and mobile banking services, BSNB has never been better positioned to deliver on these goals."

The two new branches will be located at 1973 Western Avenue, Guilderland and 13 Maple Road, Voorheesville. Specific opening dates will be announced upon regulatory approval.

ABOUT BALLSTON SPA NATIONAL BANK

Established in 1838, BSNB celebrates more than 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, nonprofits and businesses through eleven banking offices located in Ballston Spa, Burnt Hills, Clifton Park, Galway, Greenfield Center, Latham, Malta, Milton, Stillwater and Wilton. BSNB's website can be found at http://www.bsnb.com. To become part of BSNB's online community, please visit us at www.facebook.com/YourBSNB or www.facebook.com/YourBSNB or www.facebook.com/YourBSNB or www.twitter.com/BSNB.