

NEWS RELEASE

Contact: Susan Slovic, Vice President

518-363-8628

susan.slovic@bsnb.com

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

For Immediate Release

Ballston Spa National Bank holds Renovation Celebration at Greenfield Center Office



Photo Caption: Christopher R. Dowd, BSNB President and Chief Executive Officer and Michelle Maneri, BSNB Branch Manager, cut the ribbon at the Greenfield Center Office's Renovation Celebration on June 17, 2013.

Also pictured in the photo are (L-R) Kate VanBuren, representing The Chamber of Southern Saratoga County; Deacon Gary Picher, St. Joseph's Church; MaryAnn Johnson, Town Clerk, Town of Greenfield; Michael Ginley, Judge, Town of Greenfield; Richard Rowland, Supervisor, Town of Greenfield; Timothy E. Blow, Executive Vice President and Chief Financial Officer, BSNB; Margaret K. de Koning, Executive Vice President and Chief Banking Officer, BSNB; Kelly Dileva, Teller, BSNB; Daniel Pemrick, Deputy Supervisor, Town of Greenfield; Dolly Kovac, Head Teller, BSNB.

BALLSTON SPA, NY—June 17, 2013—Ballston Spa National Bank hosted a ribbon cutting ceremony today at the bank's Greenfield Center Office located at 3060 Route 9N. The ceremony marked the completion of recent renovations at this location and the start of a celebration that featured refreshments and a token gift for customers. In keeping with the renovation theme, special offers for home improvement loans, home equity lines of credit, mortgage loans and other bank services will be available to the public through mid-July.

The Greenfield Center Office is one of five BSNB locations to undergo renovations this year. Originally opened in 1991, the location now offers an updated look and an enhanced banking experience.

"BSNB has been a proud member of the Greenfield Center community for some 22 years," stated Christopher R. Dowd, President and CEO. "With this investment, we hope to build on the strong relationships we have established over the years and to enhance the service and support we provide to our customers."

Renovations were also recently completed at the bank's Stillwater, Malta and Galway Offices. A renovation celebration at the Milton Crest Office begins this week as well.

ABOUT BALLSTON SPA NATIONAL BANK

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 located in Ballston Spa, Milton, Galway, Stillwater, Burnt Hills, Clifton Park, Malta, Greenfield Center and Wilton. BSNB's web site 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.twitter.com/BSNB.