

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 Malta Office



Photo Caption: Christopher R. Dowd, BSNB President and Chief Executive Officer and Ava Marco, BSNB Branch Manager, cut the ribbon at the Malta Office's Renovation Celebration on June 6, 2013.

Also pictured in the photo are Timothy E. Blow, Executive Vice President and Chief Financial Officer, BSNB; Kate VanBuren, representing The Chamber of Southern Saratoga County; Elyse Zima, Teller, BSNB; Susan M. Watson, Board Member, BSNB; Sylvia Anglin, AVP/Retail Sales Manager, BSNB; Margaret K. de Koning, Executive Vice President and Chief Banking Officer, BSNB; Timothy J. Provost, Vice-Chairman of the Board, BSNB; Assemblyman James Tedisco; Ian House, Head Teller, BSNB; Kevin King, Town of Malta; Stuart Williams, Ballston Spa Central School District; Beth A. Kayser, Board Member, BSNB;

BALLSTON SPA, NY—June 6, 2013—Ballston Spa National Bank hosted a ribbon cutting ceremony today at the bank's Malta Office located at 124 Dunning Street. 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 Malta Office is one of five BSNB locations to undergo renovations this year. Originally opened in 1974, the location now offers the safety and convenience of a drive thru ATM, an updated look, and an enhanced banking experience.

"BSNB has been a proud member of the Malta community since 1974," 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 Galway Office. Renovation celebrations at the Stillwater, Greenfield Center and Milton Crest Offices are scheduled for later this month.

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.