



Ballston Spa National Bank

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NEWS RELEASE

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For Immediate Release

Ballston Spa National Bank holds Renovation Celebration at Milton Crest Office



Photo Caption: Christopher R. Dowd, BSNB President and Chief Executive Officer and Sean Crary, BSNB Branch Manager, cut the ribbon at the Milton Crest Office's Renovation Celebration on June 18, 2013.

Also pictured in the photo are (L-R) Kate VanBuren, representing The Chamber of Southern Saratoga County; Pete Bardunias, President/CEO, The Chamber of Southern Saratoga County; Dan Lewza, Supervisor, Town of Milton; Sabrina Heilmann, The Chamber of Southern Saratoga County; Todd Shimkus, President, Saratoga County Chamber of Commerce; Ronald G. Harrington, Director Emeritus, BSNB; Margaret K. de Koning, Executive Vice President and Chief Banking Officer, BSNB; Timothy E. Blow, Executive Vice President and Chief Financial Officer, BSNB; Jennifer Pennypacker, Head Teller, BSNB; Karen Downen, Sales and Service Associate, BSNB; Brittaney Schneibel, Teller, BSNB.

BALLSTON SPA, NY—June 18, 2013—Ballston Spa National Bank hosted a ribbon cutting ceremony today at the bank's Milton Crest Office located at 344 Rowland Street in the Town of Milton. 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 Milton Crest Office is one of five BSNB locations to undergo renovations this year. Originally opened in 1971, the location now offers an updated look and an enhanced banking experience.

"BSNB has been a proud member of the Milton community for some 42 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 Greenfield Center, Stillwater, Malta and Galway Offices.

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.

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