



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 Stillwater Office



Photo Caption: Christopher R. Dowd, BSNB President and Chief Executive Officer and Matthew Hosek, BSNB Branch Manager, cut the ribbon at the Stillwater Office's Renovation Celebration on June 14, 2013.

Also pictured in the photo are (L-R) Edward Kinowski, Supervisor, Town of Stillwater; Sabrina Heilmann, The Chamber of Southern Saratoga County; Ann Roman, Head Teller, BSNB; Timothy E. Blow, Executive Vice President and Chief Financial Officer, BSNB; Robert E. Van Vranken, Chairman of the Board, BSNB; Margaret K. de Koning, Executive Vice President and Chief Banking Officer, BSNB; Mary Kay Hoogkamp, Teller, BSNB; Heather French, Sales and Service Associate, BSNB; Kate VanBuren, representing The Chamber of Southern Saratoga County; Denise Romeo, The Saratoga County Chamber.

BALLSTON SPA, NY—June 14, 2013—Ballston Spa National Bank hosted a ribbon cutting ceremony today at the bank's Stillwater Office located at 428 Hudson Avenue. 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 Stillwater Office is one of five BSNB locations to undergo renovations this year. Originally opened in 1993, the location now offers an updated look and an enhanced banking experience.

"BSNB has been a proud member of the Stillwater community for close to twenty 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 Malta and Galway Offices. Renovation celebrations at the Greenfield Center and Milton Crest Offices are scheduled for next week.

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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