

NEWS RELEASE

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For Immediate Release

BSNB Introduces Veterans Appreciation Package of Financial Services

BALLSTON SPA, NY – November 7, 2012 – Ballston Spa National Bank introduced today the Veterans Appreciation Package. The package is a combination of special offers and discounted services designed specifically for qualified active, reserve and retired service members of the Army, Air Force, Marines, Navy, Coast Guard or National Guard.

The Veteran's Appreciation Package includes up to \$100 in cash rewards plus more than \$500 in discounts or savings for specified financial services. The package is available through the Saratoga County Return the FAVOR Veterans Discount Program or by contacting the bank directly.

"Our Appreciation Package is a small way of saying thank you for the incredible sacrifice that our military personnel and veterans have made on behalf of our country," stated Christopher R. Dowd, President and CEO.

For full details on the Appreciation Package, please visit BSNB's website or any BSNB branch office.

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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