

NEWS RELEASE

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For Immediate Release

BSNB Uses Solar Power to Reduce Carbon Footprint

BALLSTON SPA, NY – December 21, 2011— BSNB has teamed with Real Goods Solar, a leading solar energy integrator, to install solar panels at the BSNB Corporate Plaza facility in the Town of Ballston. The 51 kW roof mounted photovoltaic system is estimated to produce 59,276 kWhs annually. In addition to making BSNB's operations more sustainable, using solar power has a positive impact on the business' carbon footprint. The clean energy it produces has an environmental benefit comparable to planting more than 1100 trees and will reduce the building's CO2 emissions by over 2,000,000 lbs over the next 25 years.

"The use of solar power advances our company's commitment to our community and to the environment. We are proud to be at the forefront of a growing technology and believe we are the first banking organization in the Capital District to make this investment," stated Christopher R. Dowd, President and CEO.

In addition to the solar panel installation, BSNB incorporated energy efficient windows and lighting systems in the design of the Corporate Plaza facility, allowing for further reductions in energy consumption. Other environmentally friendly design elements included recycled content for the building's insulation, wallboard, carpeting and ceiling tiles.

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 www.bsnb.com. To become part of BSNB's online community, please visit us at www.facebook.com/YourBSNB or www.twitter.com/BSNB.

ABOUT REAL GOODS SOLAR

Real Goods Solar is a leading solar energy integrator, having installed over 11,000 solar electric systems for homes, schools and businesses. Offering turnkey solutions, Real Goods Solar has 33 years of experience in solar energy, beginning with its sale of the first solar photovoltaic panels in the U.S. in 1978. With 15 offices in California, Colorado, and throughout the Northeast, Real Goods Solar is one of the largest residential solar installers in the country. For more information, visit www.RealGoods.com or call 1-888-56-SOLAR.