

NEWS RELEASE

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For Immediate Release

Ballston Spa National Bank and BBL Construction Services Hold Topping Off Ceremony

BALLSTON SPA, NY – April 29, 2011— Officials from Ballston Spa Bancorp, Inc., parent company of Ballston Spa National Bank, along with BBL Construction Services celebrated a milestone today in the construction of the bank's new Sales and Operations Center. The structural steel frame of the building was completed with the placement of the final steel beam. The beam, bearing the bank's logo and signatures of the bank's board members and employees, was hoisted into the air and guided into its permanent place in the structure of the building.

"Today we celebrate a major step toward completion of our new Sales and Operations Center, a facility designed to enhance the level of service and support that we provide to our customers and the community", said Christopher R. Dowd, president and CEO of BSNB. "It is a fitting tribute to our staff that they be a part of the permanent structure for they are the foundation upon which this organization has and will continue to grow."

The 33,000 square foot facility is on schedule to open in the fall of 2011. The new building will include a full service branch with three drive-through lanes, and drive-up ATM. In addition, the facility will be home to a loan sales center and operational support areas of the bank.

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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