

NEWS RELEASE

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For Immediate Release

BSNB to Provide Surcharge-Free ATM Access at Rite Aid Pharmacies in Region

BALLSTON SPA, N.Y. and PEORIA, Ill. – June 4, 2014 — Ballston Spa National Bank and Welch ATM announced today that BSNB will provide its customers with surcharge-free ATM access at all 44 Rite Aid Pharmacy locations in New York's Albany, Rensselaer, Saratoga, Schenectady and Warren counties.

The ATM locations are surcharge-free, effective immediately, to bank customers using their BSNB debit card to withdraw cash.

"With these new locations, BSNB significantly expands our customers' access to cash throughout the region," said BSNB President and CEO Christopher R. Dowd. "As we celebrate 175 years of community banking, BSNB remains committed to enhancing and expanding our delivery channels and the value we provide to customers and the community."

Welch ATM is providing new, fully compliant ATM machines and complete program management for Rite Aid. "We are very excited to work with an innovative bank partner like BSNB and to help them seize an opportunity with a major retailer like Rite Aid to enhance customer service and increase brand awareness," said Adam Hobelmann, Senior Vice President for Welch ATM.

To locate a Rite Aid pharmacy that hosts a surcharge-free ATM for BSNB customers, visit www.bsnb.com.

ABOUT BALLSTON SPA NATIONAL BANK

Established in 1838, BSNB celebrates 175 years of community banking. 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, not-for-profits and businesses. Offices are located in Ballston Spa, Milton, Galway, Stillwater, Burnt Hills, Clifton Park, Malta, Greenfield Center and Wilton. BSNB's website 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 WELCH ATM

Welch ATM is an independent ATM company founded in 1973. With over three decades of ATM industry experience and service, Welch has developed relationships with over 1,000 financial institutions and major retailers. Welch ATM is a top branding partner in the industry, focusing on customer satisfaction and working individually with each client to create strategies that best fit their goals and needs. Welch is a privately held company with over 26,000 ATMs under management nationwide.