

NEWS RELEASE

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For Immediate Release

BSNB announces **SUMMIT** Employee of the Year

BALLSTON SPA, N.Y. – May 8, 2014 — Ballston Spa National Bank announced recently that Rich Ryan, retail loan servicing supervisor, received the bank's 2014 SUMMIT Employee of the Year award. At a recent employee meeting, BSNB President and CEO Christopher R. Dowd, recognized Ryan for his outstanding dedication to customer service and for supporting the bank's core values of teamwork, respect, accountability, integrity and leadership.

"Rich is truly deserving of this recognition in light of the commitment he has consistently demonstrated to exceeding our high service standards," Dowd said. "In the short time he has been with us, Rich has contributed greatly to the performance of the department he leads and the quality of support provided to the many businesses and individuals who count on BSNB as their financial resource. He possesses the qualities we value as a company and is an outstanding example for others to follow."

Ryan, a Queensbury resident, joined BSNB in 2012.

The following monthly SUMMIT Award winners were also recognized for their contributions and commitment to the bank's customer service objectives: Heather O'Shea, Yvette MacHattie, Christopher Jordan, Gene Bik, Marcy Liquori, John Chandler, Cindy Brazee, Jenifer Marten, Noelle Kahler, Matt Hosek and Mike Serencsics.

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, 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 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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PHOTO CUTLINE:

Ballston Spa National Bank recently awarded Rich Ryan, right, the SUMMIT Employee of the Year award. Ryan, a retail loan servicing supervisor, stands with BSNB President and CEO Christopher Dowd after receiving the award at a recent employee meeting.

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