



Ballston Spa National Bank

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NEWS RELEASE

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For Immediate Release

Chad Stoffer Promoted to Vice President, Retail Lending at Ballston Spa National Bank

BALLSTON SPA, NY – July 12, 2011— Chad Stoffer has been promoted to Vice President of Retail Lending at Ballston Spa National Bank according to Christopher R. Dowd, President and CEO. Mr. Stoffer will be responsible for leading the retail lending team in attaining department goals and overseeing loan origination, underwriting and operations.

Mr. Stoffer joined Ballston Spa National Bank in 2007 as a Vice President and Commercial Loan Officer. Prior to joining BSNB, he was an Account Executive for residential and commercial sales with GreenPoint Mortgage and served upstate New York and western Massachusetts. Mr. Stoffer also has prior experience with HSBC Mortgage Corp, USA. He earned his Bachelor of Science with a dual major in Mathematics and Economics from Union College in Schenectady, NY.

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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