



Ballston Spa National Bank

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NEWS RELEASE

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For Immediate Release

Christopher R. Dowd Elected Chairman of Independent Bankers Association of New York State

BALLSTON SPA, N.Y. – Nov. 13, 2014 — Christopher R. Dowd, president and CEO of Ballston Spa National Bank (BSNB), has been elected chairman of the Independent Bankers Association of New York State (IBANYS). Dowd, who previously served as vice chairman and as treasurer, was elected to the new position earlier this year during the IBANYS Annual Convention. His one-year term begins immediately.

Dowd has more than 25 years of experience in the financial services industry and has been president of BSNB since 2004. Prior to that, he was the bank's senior loan officer and a senior vice president. BSNB, an independent community bank, has been serving the financial needs of businesses and families in the greater Saratoga County region for the last 175 years and has assets in excess of \$400 million.

In addition to his service on the IBANYS board, Dowd is a past-chair and current board member for the American Red Cross Adirondack/Saratoga Chapter, a current board member of the American Red Cross Northeastern New York Region and a trustee of the Northeast Kidney Foundation.

The Independent Bankers Association of New York State was founded in 1974 to ensure the state's local independent community banks had their own representation and voice in Albany. IBANYS represents the interests of independent community banks throughout New York state, and is the only full-service trade association in the state to solely do so.

ABOUT BALLSTON SPA NATIONAL BANK

Established in 1838, BSNB is celebrating 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, nonprofits 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 <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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