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BALLSTON SPA NATIONAL BANK EXPANDS ITS SENIOR MANAGEMENT TEAM WITH TWO NEW LEADERSHIP POSITIONS



Rich Klefsky
Chief Operating Officer

BALLSTON SPA, N.Y. – October 20, 2026 – Christopher R. Dowd, President and CEO of Ballston Spa National Bank (BSNB), recently announced the appointment of two new senior leaders to the bank's management team: Rich Klefsky, Chief Operating Officer, and Charlene, "Charlie" Slemp, SVP and Chief Credit Officer. Both positions are new to BSNB and were created to strengthen the bank's leadership structure following its merger with National Bank of Coxsackie (NBC) and expansion to 21 branches across the Capital Region.

Rich Klefsky brings more than 25 years of financial institution management experience to his new role, most recently serving in Senior Leadership positions at Island Credit Union and Suffolk Federal Credit Union. Throughout his career, Klefsky has led deposit operations, projects management, facilities, training, marketing, wealth management, risk management and retail banking, providing him with broad operational expertise needed to support BSNB's continued growth and integration efforts.



Charlene Slemp
SVP, Chief Credit Officer

As Chief Operating Officer, Klefsky will provide leadership for the bank's operational functions, including customer support, deposit operations, commercial and consumer loan servicing, residential loan servicing, risk management, security, and facilities. He will be responsible for driving operational efficiency, supporting strategic growth initiatives, and aligning processes across the organization as BSNB completes the final stages of its integration with NBC.

Klefsky will also focus on opportunities to enhance digital capabilities, optimize the customer experience, and position the bank for continued growth and long-term success.

"I'm a big believer in streamlining processes and finding ways to make banking easier for our customers," said Klefsky. "That includes leveraging technology and digital solutions, but it also means focusing on our employees. When employees have the tools and support, they need to do their jobs well, that ultimately translates into a better experience for our customers."

Outside of work, Klefsky enjoys gardening, playing basketball and traveling. He values spending time with his wife of 27 years and their two adult daughters.

Slemp joined BSNB through its merger with NBC in 2026, where she most recently served as Senior Vice President and Chief Lending Officer. She joined NBC in 2019 and was named Chief Credit Officer in 2020. Slemp began her banking career in Commercial Credit at Kinderhook Bank and holds a Bachelor of Science degree and a Master of Business Administration from the College of Saint Rose.

As SVP and Chief Credit Officer, Slemp oversees BSNB's credit risk function and collaborates with other members of the bank's management team to establish credit strategy, maintain its credit risk framework, and oversee the quality and performance of its loan portfolio. She also leads the teams responsible for commercial credit, loan closing and collections.

With the bank's increase in lending capacity, Slemp will focus on strengthening cross-departmental collaboration and ensuring BSNB has the structure and resources necessary to maintain sound credit practices while supporting responsible growth.

"Sound lending doesn't have to mean a slow or complicated process," said Slemp. "My focus is on maintaining a thoughtful and disciplined approach to credit while continuing to be responsive, practical and efficient in meeting the needs of our customers. As the bank grows, we want to maintain the strong credit culture that has contributed to our success while continuing to evolve with the needs of customers and communities we serve."

Slemp lives in Hudson with her spouse, Cam, and their teenage son, Jack. In their spare time, she and Cam enjoy real estate development in Columbia County, as well as traveling, exploring novel places and trying new restaurants around the Capital Region.

"Rich and Charlie bring significant experience and leadership to two areas that have become increasingly important to support our growth," said Dowd. "The merger has given us greater scale, expanded capabilities and an exceptional depth of talent across the organization. Creating these positions ensures we have the leadership structure in place to capitalize on those strengths while continuing to provide the personalized service and strong relationships our customers expect."

About BSNB

Founded in 1838, Ballston Spa National Bank ("BSNB") is the wholly owned subsidiary of Ballston Spa Bancorp, Inc. Headquartered in Ballston Spa, N.Y., BSNB serves individuals, businesses, organizations, and families through 21 full-service branches across the Capital Region. BSNB offers a wide range of financial products and services to individuals, families, municipalities, nonprofits, and businesses. With a legacy of more than 185 years, the bank remains committed to personal service, local decision-making, and long-term relationships, while delivering the convenience of modern banking with the care and attention of a true community partner. Learn more about BSNB's offerings here. To become part of BSNB's online community, please visit [Facebook](#), [Instagram](#) and [LinkedIn](#).

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