



Ballston Spa National Bank

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NEWS RELEASE

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For Immediate Release

John Wyatt Named Vice President of Commercial Lending at Ballston Spa National Bank

BALLSTON SPA, NY – March 28, 2013 – John Wyatt has been named vice president, commercial loan officer at Ballston Spa National Bank according to Christopher R. Dowd, president and CEO. In this position, Mr. Wyatt is responsible for developing and managing commercial loan relationships.

Mr. Wyatt comes to BSNB with more than twenty years of experience in community banking, lending and management. Prior to joining BSNB, he was the senior lending officer at First National Bank of Scotia where he oversaw residential and commercial lending originations. He earned his bachelor's degree in economics from St. Lawrence University and graduated in 1991.

Mr. Wyatt has been a member of the Rotterdam Sunrise Rotary, the Glenville Rotary and the Schenectady County Chamber of Commerce. He was also the Chairman of Land Record Services Title Agency. A resident of Charlton, he volunteers his time with local community programs including Burnt Hills-Ballston Lake Junior Baseball, Burnt Hills Pop Warner, and Burnt Hills Travel Basketball.

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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