

NEWS RELEASE

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For Immediate Release

Kathleen Fialkowski Promoted to AVP and Business Development Officer II at Ballston Spa National Bank

BALLSTON SPA, N.Y. – September 29, 2016 — Kathleen Fialkowski has been promoted to assistant vice president and business development officer II at Ballston Spa National Bank according to Chris Dowd, president and CEO. In this position, Ms. Fialkowski will be responsible for developing, retaining, and expanding relationships with new and existing customers.

Ms. Fialkowski joined BSNB in 2014 as a branch manager with more than 24 years of experience in the financial services industry. She was promoted to business development officer I later that same year. In 2016, BSNB honored Ms. Fialkowski with the Summit Employee of the Year award recognizing excellence in customer service.

Active in the community, Ms. Fialkowski is president of the Schenectady Kiwanis, is active in the Burnt Hills-Ballston Lake Business and Professional Association and serves on the Glenville YMCA advisory committee and the Glenville Local Development Corp. governance committee. She received an associate degree in marketing from Hudson Valley Community College.

ABOUT BALLSTON SPA NATIONAL BANK

Established in 1838, BSNB celebrates more than 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, not-for-profits and businesses. Offices are located in Ballston Spa, Burnt Hills, Clifton Park, Galway, Greenfield Center, Latham, Malta, Milton, Stillwater and Wilton. BSNB's website can be found at www.bsnb.com. To become part of BSNB's online community, please visit us at www.facebook.com/YourBSNB or www.twitter.com/BSNB.



Kathleen Fialkowski, AVP/Business Development Officer II

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