



Ballston Spa National Bank

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NEWS RELEASE

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For Immediate Release

Andrei Krasnokutski Promoted to Vice President of Commercial Lending at Ballston Spa National Bank

BALLSTON SPA, N.Y. – March 29, 2016 – Andrei Krasnokutski has been promoted to vice president/commercial relationship manager at Ballston Spa National Bank according to Chris Dowd, president and CEO. In this position, Mr. Krasnokutski is responsible for developing and managing commercial banking relationships.

Krasnokutski joined BSNB in 2012 as a senior credit analyst and was promoted to assistant vice president and commercial relationship manager in 2014. He has more than 10 years of experience in the banking industry, including the areas of commercial real estate, commercial and industrial lending and corporate debt restructuring. Krasnokutski earned his bachelor's degree in business administration from St. Bonaventure University and his master's in business administration with a concentration in finance from Cleveland State University.

Krasnokutski lives in Malta with his wife and son. He is part of the bank's Volunteers in Action program where he helps organize an annual Electronics Recycling and Document Shred Day at BSNB. In 2015, BSNB staff members donated more than 9,000 volunteer hours through the Volunteers in Action program.

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, nonprofits and businesses through eleven banking offices located in Ballston Spa, Burnt Hills, Clifton Park, Galway, Greenfield Center, Latham, Malta, Milton, Stillwater 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.

(MORE)



Andrei Krasnokutski – Vice President/Commercial Relationship Manager

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