

NEWS RELEASE

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For Immediate Release

Matthew Grosso Promoted to AVP/ Commercial Relationship Manager at Ballston Spa National Bank

BALLSTON SPA, N.Y. – June 3, 2016 — Matthew Grosso has been promoted to AVP/Commercial Relationship Manager at Ballston Spa National Bank according to Chris Dowd, president and CEO. Mr. Grosso will be responsible for the management of commercial loan and commercial real estate loan portfolios, development of new business, expanding current relationships, and underwriting new commercial loan requests.

Mr. Grosso joined BSNB in 2014 as a branch manager. When the company subsequently expanded into Albany County, he was promoted to business development officer at the new branch location in Latham. Prior to joining BSNB, he gained more than ten years of banking experience at another local financial institution.

Mr. Grosso earned his bachelor's degree in marketing and management from Siena College. Active in the community, Mr. Grosso volunteers at the City Mission of Schenectady and participates in the 2016 Capital Region Chamber Executive Mentorship Program. He is also a member of the BSNB *Volunteers in Action* program, which donated more than 9,000 employee volunteer hours in 2015.

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.



Matthew Grosso, AVP/Commercial Relationship Manager