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Press Release

Carmen Aybar Named Assistant Vice President, Market Manager of Retail Banking at Ballston Spa National Bank

BALLSTON SPA, N.Y – Carmen Aybar has been appointed assistant vice president, market manager of retail banking at <u>Ballston Spa National Bank (BSNB)</u> according to Christopher R. Dowd, president and CEO. In this role, Aybar will be responsible for aligning retail strategic goals in the bank's southern branch locations to daily activities and deliverables that drive production and colleague engagement.

Bringing more than 10 years of banking experience to BSNB, Aybar worked most recently as a branch manager for a regional financial institution. Aybar also brings experience from managing her own small business located in the Dominican Republic. In her past roles, Aybar was responsible for evaluating business structure, workflow, organization, training programs for employees, and overall efficiency. She provided clients with plans objectively outlining strategies and business model solutions for growth and success. Aybar earned a liberal arts degree from St. Petersburg College located in Florida.

ABOUT BALLSTON SPA NATIONAL BANK

BSNB is a locally focused relationship-driven community bank invested in making a difference not only for customers but our community as a whole. Through a combination of personal service and high tech convenience, BSNB offers a wide range of financial products and services to individuals, families, municipalities, nonprofits and businesses throughout New York's greater Capital Region. Find out more about BSNB's offerings <u>here</u>. To become part of BSNB's online community, please visit us on <u>Facebook</u>, <u>Twitter</u>, and LinkedIn.



Carmen Aybar AVP, Market Manager