

NEWS RELEASE

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For Immediate Release

Thomas Leach Named Vice President of Retail Lending at Ballston Spa National Bank

BALLSTON SPA, N.Y. – Feb. 11, 2016 — Thomas Leach has been named vice president of retail lending at Ballston Spa National Bank according to Chris Dowd, president and CEO. Mr. Leach, along with the team he will oversee, will be responsible for the development and growth of the bank's retail lending department, which includes residential mortgages, consumer loans and automobile lending.

Mr. Leach comes to BSNB with nearly 20 years of experience in lending, operations and management. Most recently, he was the director of loan operations for a credit union in Poughkeepsie, N.Y. His experience also includes 10 years as president and CEO of Albany Mortgage Group Inc.

Mr. Leach is a member of the Mortgage Bankers Association and also volunteers with Optimist International, a worldwide volunteer organization whose members work to bring out the best in children within their local communities. He earned his Bachelor of Science in business from The College of Saint Rose in Albany, N.Y.

ABOUT BALLSTON SPA NATIONAL BANK

Established in 1838, BSNB is celebrating 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. Offices are located in Ballston Spa, Milton, Galway, Stillwater, Burnt Hills, Clifton Park, Malta, Greenfield Center, Wilton and Latham. 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.



Thomas Leach, Vice President of Retail Lending