



Ballston Spa National Bank

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NEWS RELEASE

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For Immediate Release

Thomas Ratsep Named Vice President and Commercial Banking Manager at Ballston Spa National Bank

BALLSTON SPA, N.Y. – September 29, 2016 — Thomas Ratsep has been named vice president and commercial banking manager at Ballston Spa National Bank according to Chris Dowd, president and CEO. Mr. Ratsep joins the management team and will contribute to strategic planning efforts as well as develop new lending relationships, oversee lending decisions and manage the bank's team of commercial lenders. Mr. Ratsep joins BSNB with more than 22 years of banking and commercial lending experience in the Capital Region.

Active in the community, Mr. Ratsep is director and treasurer for Saratoga County Rural Preservation Company in Ballston Spa. He has a bachelor's degree in finance from the University of Vermont and is also a graduate of both the New England School of Banking at Williams College and the Stonier Graduate School of Banking at the University of Pennsylvania.

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.



Thomas Ratsep, Vice President and Commercial Banking Manager

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