

NEWS RELEASE

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For Immediate Release

Ballston Spa National Bank Now Open in Guilderland at 1973 Western Avenue

BALLSTON SPA, N.Y. – May 4, 2017 – <u>Ballston Spa National Bank</u> (BSNB) hosted a ribbon cutting ceremony today at the company's second banking location in Albany County. The Guilderland Office, located at 1973 Western Avenue is one of twelve banking offices located throughout the Capital Region. Guests joined BSNB President and CEO Christopher R. Dowd for the ceremony.

"Amid recent consolidations in the banking landscape, BSNB is excited to expand our presence in the Albany market with this new location," said Dowd. "With branches in Latham, Guilderland and coming soon to Voorheesville, our goal, whether you choose to bank at a physical location or through our online and mobile channels, is to create a better banking experience by providing outstanding service to our customers and support to the community."

The Guilderland Office, formerly a First Niagara Bank location, will be directed by Colleen Caringi, relationship manager. Sandra Losee, assistant vice president, will lead business development efforts at this location and the surrounding area. Both Caringi and Losee are former First Niagara Bank employees.

The office is open Monday through Thursday from 9:00 a.m. to 4:00 p.m., Friday from 9:00 a.m. to 5:00 p.m., and Saturday from 9 a.m. to noon. Drive through service will open at 8:00 a.m. Monday through Friday and at 9:00 a.m. on Saturday. The branch also provides a 24-hour drive-up ATM for fast cash dispensing as well as the ability to deposit cash and checks.

As a full service location, customers have access to personal checking and savings accounts, commercial deposit accounts and cash management services, residential mortgage lending, consumer and commercial loans, and trust and investment planning. In addition, customers have the option of managing their relationship through the bank's technology-based services -- including an online Mortgage Center, Mobile Banking, Online Banking and Cash Management, and Remote Deposit.

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 12 banking offices located in Ballston Spa, Burnt Hills, Clifton Park, Galway, Greenfield Center, Guilderland, 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.



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