

NEWS RELEASE

Contact: Susan M. Slovic, VP/Marketing Director

518-363-8628

susan.slovic@bsnb.com

Ballston Spa National Bank 990 State Route 67 Ballston Spa, NY 12020

For Immediate Release

Nancy Koval Named Senior Mortgage Loan Officer at Ballston Spa National Bank

BALLSTON SPA, N.Y. – May 26, 2016 — Nancy Koval has been named senior mortgage loan officer at Ballston Spa National Bank according to Chris Dowd, president and CEO. In this position, Koval is responsible for working with new and existing customers to originate residential mortgage loan products while maximizing customer relationships and enhancing the customer experience.

Ms. Koval comes to BSNB with 9 years of mortgage origination experience. Most recently, she was a mortgage originator serving the Capital Region for a large national bank. Ms. Koval is a designated representative for the Women's Council of Realtors and an affiliate member for the Greater Capital Association of Realtors.

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.



Nancy Koval, Senior Mortgage Loan Officer

(End)