



FOR IMMEDIATE RELEASE

BALLSTON SPA NATIONAL BANK (BSNB) ANNOUNCES APPOINTMENT OF EDWARD HART TO VP, COMMERCIAL BANKING MANAGER

Hart will oversee the bank's commercial lending team and identify new business opportunities



*Ed Hart
VP, Commercial Banking
Manager*

BALLSTON SPA, N.Y. – August 25, 2026 — Christopher R. Dowd, President and CEO of Ballston Spa National Bank (BSNB) recently announced the appointment of Edward Hart to Vice President, Commercial Banking Manager.

Hart will lead the bank's commercial lending team, providing leadership, coaching and performance management while driving commercial loan and deposit growth. He will also oversee portfolio expansion, credit quality and risk management while working closely with all business lines to develop business, strengthen key client relationships and advance the bank's overall commercial banking strategy.

"Ed is a strategic banker with decades of experience leading initiatives that strengthen financial performance and drive the growth of commercial loan portfolios," says Jim Conroy, EVP, Chief Banking Officer. "As a lifelong resident of the Capital

Region, Ed has built deep-rooted relationships throughout the community and is committed to providing thoughtful, tailored financial solutions that help local businesses and customers thrive."

Hart previously served as a commercial loan manager at BSNB, where he managed commercial loan portfolios, underwrote loan requests and evaluated credit risks. He later joined The Adirondack Trust Company, where he spent 21 years in a leadership role, managing a seasoned commercial loan portfolio and helping develop loan policies designed to safeguard the bank's assets. He now returns to BSNB, bringing decades of commercial banking experience and a deep understanding of the Bank and the communities it serves.

"Throughout my career in commercial lending I have developed deep relationships with community members, many of which have lasted more than 20 years," noted Hart. "Helping local businesses grow and prosper has always been the most rewarding part of what I do. As BSNB enters an exciting new chapter, I look forward to serving even more customers while continuing to provide the tailored solutions and local expertise we are known for."

Hart holds a Bachelor of Science in Economics and Accounting from The College of Saint Rose in Albany. Outside of work, he enjoys spending time with his wife, their three adult children, and their two black lab mixes.

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ABOUT BALLSTON SPA NATIONAL BANK

Founded in 1838, Ballston Spa National Bank (“BSNB”) is the wholly owned subsidiary of Ballston Spa Bancorp, Inc. Headquartered in Ballston Spa, N.Y., BSNB serves individuals, businesses, organizations and families through 21 full-service branches across the Capital Region. BSNB offers a wide range of financial products and services to individuals, families, municipalities, nonprofits, and businesses. With a legacy of more than 185 years, the bank remains committed to personal service, local decision-making, and long-term relationships, while delivering the convenience of modern banking with the care and attention of a true community partner. Learn more about BSNB’s offerings here. To become part of BSNB’s online community, please visit [Facebook](#), [Instagram](#) and [LinkedIn](#).

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