



For Immediate Release

**BALLSTON SPA NATIONAL BANK PROMOTES MATTHEW HOWARD TO
AVP COMPLIANCE OFFICER**

Howard will ensure regulatory compliance throughout the bank and will assume responsibility for the bank's anti-money laundering program

BALLSTON SPA, NY- October 1, 2024... Christopher R. Dowd, President and CEO of [Ballston Spa National Bank](#) (BSNB), today announced the promotion for Matthew Howard to AVP Compliance Officer.

In this position, Howard will administer and oversee day-to-day compliance for the bank, communicate with audit firms and regulators, implement updates throughout various departments according to regulatory changes, and manage the day-to-day aspects of BSNB's anti-money laundering program. Additionally, Howard will serve as the bank's Community Reinvestment Act (CRA) officer and oversee the bank's CRA program, including the development and implementation of programs that ensure BSNB meets the needs of the community.

Howard began his career at BSNB upon graduating from college. Before his recent promotion to AVP Compliance Officer, Howard served as Compliance Officer. In this position, he ensured BSNB remained in full compliance with all banking laws, rules, regulations, and internal policies, procedures, and processes. Prior to this, Howard worked in the bank's deposit operations department, where his primary focus was fraud prevention. In 2017, Howard was recognized as a Summit Award winner by BSNB for his exceptional dedication to customer service and the bank's core values.

"It has been a pleasure to see Matt grow as a banking professional at BSNB," says Thomas Ratsep, Senior Vice President, Senior Credit Officer. "We are confident that his strong business acumen, his ability to address challenges head-on, and his passion for the banking industry and the communities BSNB serves will allow him to thrive in this new position."

"BSNB fosters a welcoming employee environment where there's always something new to learn," says Howard. "I enjoy helping various departments assess regulatory challenges so we can continue providing exceptional service to customers. I look forward to furthering my career at BSNB and continuing to learn, grow, and find the areas where I can make a positive impact."

Howard attended the State University of New York College at Plattsburgh, where he received a Bachelor of Science degree in Business Administration. Howard is also a graduate of the bank's Emerging Leaders management training program.

MEDIA CONTACTS

Pamela J. Montpelier, Senior Vice President,
Growth and Experience Officer
(518) 363-8634
Pamela.Montpelier@bsnb.com

Tara Goodwin, Goodwin Consulting
(617) 650-2644; tara@goodwin-consulting.com

ABOUT BALLSTON SPA NATIONAL BANK

Ballston Spa National Bank (BSNB) is a locally focused, relationship-driven community bank invested in making a difference not only for customers but its community. With 13 locations headquartered in Ballston Spa, NY BSNB offers a wide range of financial products and services to individuals, families, municipalities, nonprofits, and businesses throughout New York's greater Capital Region. Learn more about BSNB's offerings [here](#). To become part of BSNB's online community, please visit [Facebook](#), [Instagram](#) and [LinkedIn](#).



Matthew Howard
AVP, Compliance Officer