

The Adirondack Trust Company

News Release

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The Adirondack Trust Company Earns 5-Star Bauer and Outstanding Community Reinvestment Act Ratings

Saratoga Springs, New York...The Adirondack Trust Company announced today that it has recently earned from Bauer Financial, (the nation's leading independent bank rating and research firm), the achievement of a 5-Star rating. The Adirondack Trust Company is the only locally headquartered bank in the area to receive this recent 5-Star rating. The 5-star rating is the highest honor awarded by Bauer Financial and is based on the financial condition of the bank and indicates that it is one of the strongest banks in the country.

"There are many ways to measure a bank's success," comments Karen Dorway, president of the research firm. "At Bauer Financial we analyze the past and present financial condition of the bank to ensure that taking care of depositors is a top priority. We factor in a myriad of ratios and calculations based on regulatory reports filed by the bank each quarter. And based on our analyses, this award is well earned by The Adirondack Trust Company."

In addition, the bank also received an "Outstanding" rating from the State of New York Banking Department for its Community Reinvestment Act (CRA) review. Since its inception, when CRA ratings began, the Bank has continued to receive an "outstanding" rating. By achieving this rating, the bank continues to meet the community credit needs as measured by lending, community investments and ongoing community service.

Charles V. Wait, President & CEO of The Adirondack Trust Company noted, "We are extremely pleased that we have continued our long standing tradition of success in both the Bauer and CRA ratings. We firmly believe and work diligently each day to ensure that we meet the needs of our customers and the communities in which we do business."

The Adirondack Trust Company is a community-based, full-service financial services company offering a wide variety of business and personal banking products and services. The Bank offers trust, insurance and investment services and originates real estate mortgages, both residential and commercial, and commercial business loans throughout its primary market area. The Bank's website is www.adirondacktrust.com

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