The Adirondack Trust Company News Release

FOR IMMEDIATE RELEASE:

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The Adirondack Trust Company Opens New Branch at Exit 11 with Ribbon Cutting Ceremony



Saratoga Springs, New York...The Adirondack Trust Company announced today that it is has officially opened its twelfth full-service branch in Ballston Lake, NY at 322 Ruhle Road, one quarter mile west of Exit 11.

The new branch is approximately 2,400 square feet and offers traditional banking services such as four drive-up lanes (including a drive-up ATM), teller and customer services areas. The Exit 11 branch also features a new drive-up ATM that allows customers to deposit checks or cash without using a deposit ticket or an envelope. Customers have the option to receive a receipt with a printed image of the checks deposited.

The office provides the full array of financial services, including retail and commercial banking as well as trust and investment services. The Bank also provides personal and business insurance through its affiliate, Adirondack Trust Insurance.

This branch is the first to be designed with an environmentally friendly theme in mind. The design also incorporated over fifty comments from a survey the Bank had taken in this market area asking members of the local communities for suggestions concerning the branch's design. Items incorporated include a customer lounge area, a self-service coffee

bar, a coin counter, free Wi-Fi, high definition televisions and café seating for up to 20 people. The branch incorporates a passive solar design, solar panels on the roof, large, south facing windows, concrete flooring to absorb and radiate heat, high-efficiency LED lights and bike racks to encourage low impact travel. The exterior landscape design incorporates a mix of native plants and a retaining pond along with natural stonework.

Commenting on the new branch, Charles V. Wait, President & CEO noted, "We are very excited to open this new branch and firmly believe that the green and tech-savvy design elements requested by members of the local communities create a unique and attractive look that is very efficient. The rapidly changing market dynamics of this area created by the expansion of GlobalFoundries and others provide us with a significant opportunity to extend our presence to the southern part of Saratoga County. This expansion further demonstrates the Bank's long-term commitment to, and confidence in, this area while strengthening our branch network."

The new Exit 11 Branch is managed by Ms. Sally Harrison, who has extensive banking experience. She is supported by two staff members. The bank's grand opening celebration is from February 14th – March 2nd. The Bank will be giving away a \$1,000 gift certificate to Green Conscience Home, an Apple ® iPad mini and \$250 in cash with its "Fresh Greens" \$1.00 bill promotion. The public is invited to the open house on March 2nd from 10 a.m. –12 a.m.

Founded in 1901 in Saratoga Springs, The Adirondack Trust Company is an independent, employee and locally owned and operated, community bank offering a wide variety of business and personal services. The Bank has over \$1 billion in assets and twelve branches. The Adirondack Trust Company is rated by Bauer Financial as a 5-Star bank for the period ending September 30, 2012. The Bank offers trust, insurance and investment services and originates real estate mortgages, both residential and commercial, and commercial business loans throughout its market area. The Bank's website is www.adirondacktrust.com.

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Photo Caption (left to right):

Kit Bast, Bast Hatfield, Inc.,
John Muse, Muse Architecture,
David Meager, Adirondack Trust Insurance,
Charles V. Wait, President & CEO, The Adirondack Trust Company,
Charles V. Wait, Jr. The Adirondack Trust Company,
Sally Harrison, Exit 11 Branch Manager, The Adirondack Trust Company,
Maggi Ruisi, Malta Town Council