

# Media Release



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**FOR IMMEDIATE RELEASE:**

**To the Editor:**

Saratoga National Bank & Trust Company:  
A True Community Bank Receives Bauer 5-Star Superior Rating

November 2011: Saratoga National Bank & Trust Company, Saratoga Springs, New York is once again proud to be recognized as a superior 5-Star rated bank by BAUERFINANCIAL, Inc., Coral Gables, Florida, **the nation's leading bank rating** and research firm. To earn this rating Saratoga National Bank & Trust Company must not only report impressive capital levels, but also an enviable loan portfolio with negligible levels of delinquent loans.

**That's a combination that has been hard to come by** the past couple of years. Yet, Saratoga National Bank & Trust Company has managed to do it. With that, BAUERFINANCIAL bestows its highest 5-Star Superior rating on Saratoga National Bank & Trust Company denoting the highest level of strength and performance that a bank can receive. In fact, Saratoga National Bank & Trust Company has earned this 5-Star Superior rating for the last 10 consecutive quarters.

**"Not only has** Saratoga National Bank & Trust Company proven its efficacy yesterday and today, it is **also primed for whatever tomorrow may bring,"** observes Karen L. Dorway, president of BAUERFINANCIAL. **"The past three years have put a considerable amount of pressure on our nation's banks and we are pleased to see community banks, like Saratoga National Bank & Trust Company, still able to shine."**

Saratoga National Bank & Trust Company which is headquartered in Saratoga Springs is the only 5-Star Bank exclusively serving Saratoga County. Saratoga National Bank and Trust Company can also be found on the internet.

BAUERFINANCIAL, Coral Gables, Florida, **the nation's leading independent bank and credit union rating** and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays BauerFinancial to rate it, or can any choose to be excluded.

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