

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Community Focus Pays Off as Saratoga National Bank & Trust Earns Highest 5-Star Rating

December 2011: BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading bank rating and research firm, proudly recognizes **Saratoga National Bank & Trust Company, Saratoga Springs, New York** as a Superior 5-Star rated bank. A 5-Star rating denotes that Saratoga National Bank & Trust Company is one of the best in the nation in terms of its overall financial performance. In fact, Saratoga National Bank & Trust Company has earned this 5-Star Superior rating for the last 11 consecutive quarters.

"The recent uproar against big banks has shed a whole new light on community banks," observes Karen L. Dorway, president of BAUERFINANCIAL. "Smaller banks tend to be more in tune with the communities they serve. This community focus has paid off as Saratoga National Bank & Trust Company has earned Bauer's highest 5-Star rating for strength and stability.

Saratoga National Bank and 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 at saratoganational.com.

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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