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**KINDERHOOK BANK HIRES JAMES A. MURPHY AS SENIOR VICE PRESIDENT
& SENIOR CREDIT OFFICER**

(Kinderhook – July 8, 2015) Kinderhook Bank (OTCQB: NUBK) Chief Executive Officer, John A. Balli announced today that James E. Murphy has been hired as Senior Vice President and Senior Credit Officer. “Jim’s credit and management skills are well-known and respected in the Capital Region and beyond,” said Balli. “We are fortunate to have someone with Jim’s leadership experience and credit expertise to be part of our growth,” he added.

In this role, Murphy will support the commercial lending teams with underwriting, credit approvals and portfolio management in the Bank’s greater Capital Region markets including Columbia, Rensselaer, and Albany counties. He will be based in the Bank’s credit administration offices at 20 Corporate Woods Boulevard in Albany.

Murphy has 35 years of experience in commercial lending and prior to joining Kinderhook Bank; he was Senior Vice President and Chief Credit Officer for NBT Bank. Previously, he was Senior Vice President and Credit Executive for JP Morgan Chase Bank overseeing that company’s Albany, Syracuse and New England markets.

A resident of East Greenbush, Murphy has a bachelor’s degree from Siena College and an MBA from Russell Sage College. He has served on the board and audit committee of the Empire State Development Corporation and the board of Catholic Charities in Albany. Murphy also is a former adjunct professor teaching in the MBA program at Russell Sage College.

Established in 1853, Kinderhook Bank Corp. is the holding company of Kinderhook Bank, with eight branch offices in Albany, Chatham, Delmar, East Greenbush, Greenport, Kinderhook, Latham and Valatie. Kleeber Insurance Services, established in 1851, a subsidiary of Kinderhook Bank Corp. is located in Valatie and offers a full line of auto, home, and business insurance products.

Insurance products are not a deposit or obligation of, or guaranteed by Kinderhook Bank, not insured by any federal government agency and are not FDIC insured. May lose value. Member FDIC.