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**KINDERHOOK BANK APPOINTS JOSHUA M. CUKERSTEIN,
VICE PRESIDENT, C&I RELATIONSHIP MANAGER**

(Kinderhook, NY – July 22, 2016) Kinderhook Bank Corp., (OTCQB:NUBK) the holding company for The National Union Bank of Kinderhook, has appointed Joshua M. Cukerstein as Vice President, Commercial & Industrial Relationship Manager, according to President and Chief Executive Officer, John A. Balli.

“Josh is a great addition to our growing commercial lending team”, said Balli. “With over 15 years developing banking and commercial relationships in Columbia County and throughout the Capital Region, he will help us continue to grow our commercial loan portfolio while developing new banking relationships”, Balli added.

Cukerstein is originally from Hudson, NY and most recently served as Relationship Manager and Vice President for First Niagara Bank. Josh began his career with Hudson River Bank & Trust as a financial analyst and advanced to portfolio manager, commercial credit analyst, and banking officer at First Niagara.

Cukerstein is a member of Commercial & Industrial Real Estate Brokers, Northeastern Sub-Contractors Association, Metroland Executives, and the Southern Saratoga YMCA Advisory Board. He holds a BA in Math from Hobart and William Smith College in Geneva, NY and currently resides in Clifton Park with his wife Alyssa and children, Kaehley and Carter.

In operation since 1853, Kinderhook Bank is the only bank headquartered in Columbia County and has recently expanded its branch network to Latham and downtown Albany, NY in addition to branches in Delmar, East Greenbush, Chatham, Greenport, Valatie and Kinderhook, NY. Recently voted Best Bank 2016 in the Capital Region Living readers’ poll.

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