



PATRIOT FEDERAL BANK + KINDERHOOK BANK = HAPPY CUSTOMERS



1 HUDSON STREET, KINDERHOOK NY 12106

RETURN SERVICE REQUESTED

Important!

TRANSITION DATES
AND INFORMATION
TO REMEMBER...

see inside!

To our valued Patriot Federal Bank customers:

**We are excited to announce
that we are merging with
Kinderhook Bank!**



Patriot Federal and Kinderhook Bank are both community-based banks that pride themselves on local decision making, support of our local charitable and civic organizations, and detailed attention to customer satisfaction.

Kinderhook Bank has been serving the banking needs of their upstate New York customers for 164 years, and has a long and successful history of banking excellence and customer appreciation. We believe that the strength of our combined bank will enhance our ability to continue our tradition of excellence and remain focused on our mission: serving you, our customers, and our communities.

While our name will change to Kinderhook Bank, we will still operate at the same three locations in Canajoharie, Johnstown and Amsterdam, with the same dedicated and friendly staff. As a Kinderhook Bank customer, you will have access to an expanded branch and ATM network to serve your needs with locations in Albany, Latham, Delmar, East Greenbush, Valatie, Kinderhook, Chatham and Greenport (Hudson).

Kathleen J. Wolfe, Patriot Federal Bank President & CEO, will remain with Kinderhook Bank as Regional Executive Vice President, focusing on ensuring a smooth conversion for Patriot customers. Kate has been with Patriot Federal Bank since its founding and knows the Bank, customers, and communities thoroughly. We are proud and excited that Kate will remain on the team in executive leadership.

Kate is looking forward to working with Kinderhook Bank President & CEO, John A. Balli. John is a lifelong resident of Kinderhook, NY and has a strong belief that there is no greater privilege for a community banker than providing unmatched customer service to our neighbors and friends.

We expect the merger will be completed in mid-November. Until then, you will receive periodic and timely information from us with additional details to answer your questions and ensure your experiences as a valued customer of Kinderhook Bank are outstanding.

Thank you very much for banking with us and we appreciate your continued support. We look forward to continuing our trusted and valuable partnership.

Sincerely,



Thank you for banking with us!

Kate Wolfe

Kathleen J. Wolfe
Patriot Federal Bank
President & CEO

John

John A. Balli
Kinderhook Bank
President & CEO

WHAT TO EXPECT

RIGHT NOW ›

Continue to bank as you currently do...use your same accounts, checks, ATM/Debit cards, online banking and local branches. *Nothing has changed!*

BETWEEN OCTOBER 9 & OCTOBER 16, 2017 ›

Expect to receive a very important mailing! This will answer many of your questions and will include:

- › Information about your deposit accounts including features, benefits and any changes
- › Account disclosures
- › Frequently Asked Questions, including information on account numbers and check supplies
- › Important contact information

BETWEEN OCTOBER 16 & OCTOBER 23, 2017 ›

Expect to receive a Welcome Kit that will have essential information you will need as we move through the merger. This will include information about:

- › Direct deposits, automatic payments and recurring transfers
- › Debit card and Online Banking
- › Important dates and contact information

BETWEEN OCTOBER 23 & OCTOBER 30, 2017 ›

If you have a loan with Patriot Federal Bank expect to receive a welcome letter that will answer many of your questions about:

- › Coupon books and payments
- › Automatic recurring payments
- › Checks used to access your Home Equity Line of Credit or Personal Line of Credit account
- › Online payments

FRIDAY, NOVEMBER 10, 2017 ›

- › Patriot Federal Bank branches will close at 5:00 PM

SATURDAY, NOVEMBER 11, 2017 ›

- › All branches—including Kinderhook Bank branches—will be closed in honor of Veterans Day

MONDAY, NOVEMBER 13, 2017 ›

- › All former Patriot Federal Bank branches will reopen as Kinderhook Bank branches

LEARN MORE

about Kinderhook Bank at meetkinderhookbank.com for tutorials, FAQs, locations/hours, online banking and more!

Call your favorite Patriot Federal Bank branch or 1.877.673.4410



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