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## KINDERHOOK BANK TO OPEN NEW BRANCH AT 782 TROY-SCHENECTADY ROAD, LATHAM, NY

**(Kinderhook – February 10, 2015)** Kinderhook Bank (OTCQB: NUBK) is opening a new, full-service banking center in Latham at 782 Troy-Schenectady Road – 1 mile west of the Latham Circle.

“Our expansion into Latham will provide additional growth for the Bank in Albany County along with our branches in downtown Albany and Delmar. As a local community bank, convenient branch locations and services are still very important to our customers,” said John A. Balli, Kinderhook Bank’s Chief Executive Officer. “The need for a personal relationship with their bank and the expectation of competitive technology drives our customers to stay with us,” he added.

“The branch will have our signature relaxed atmosphere where the staff builds one-on-one relationships with our customers, as well as conveniences such as free coffee and iPads with WiFi. 24/7 walk-up and drive-up ATMs that dispense multiple note denominations, accept envelope-free cash and check deposits, and produce smart receipts which generate an image of the deposited check on the reverse are available,” said Senior Vice President, Jeff Stone. “There will also be a coin counter, big screen television, and areas for customers to relax and enjoy their experience at the branch,” he added.

Jeff Eckert, Vice President/Branch Manager & Business Development Officer, formerly of KeyBank – Latham, will head up the staff of personal bankers where there is no physical barrier between bank staff and the customer through the use of cash handler pods, which lend to open conversation and quality service. Branch hours will be Monday through Thursday from 9:00am to 5:00pm, Friday from 9:00am to 6:00pm, and Saturday from 9:00am to 1:00pm.

A special new account promotion will be launched promoting the eFreedom Checking account. Giveaways for the first 100 accounts will be available while supplies last and there will be a FaceBook contest launched – more details coming soon!

Established in 1853, Kinderhook Bank Corp. is the holding company of Kinderhook Bank, with seven additional branch offices in Albany, Chatham, Delmar, East Greenbush, Greenport, Kinderhook 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 and are not FDIC insured. May lose value. Member FDIC.