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**KINDERHOOK BANK HIRES MONOFER USMAN, ASSISTANT VICE PRESIDENT &
BRANCH MANAGER FOR LATHAM BANKING OFFICE**

(Kinderhook, NY – September 14, 2016) Kinderhook Bank Corp., (OTCQB:NUBK) the holding company for The National Union Bank of Kinderhook, has appointed Monofer Usman as Assistant Vice President & Branch Manager for their Latham banking office according to Senior Vice President, Jeff Stone.

“Monofer brings excellent leadership, customer service and sales management skills to our retail team at Kinderhook Bank”, said Stone. “With his banking experience, he will help us continue to build our retail brand in the Capital Region market and deliver exceptional customer service”, Stone added.

Usman most recently served as Branch Manager for Citizens Bank in Albany, NY and was previously a Branch Manager for SunTrust Bank in Orlando, FL and Trustco Bank in Albany, NY. He holds a B.A. in Economics with a minor in Business from the University at Albany, and currently resides in Delmar his wife Asma Khathija and son, Saaqib.

In operation since 1853, Kinderhook Bank is the only bank headquartered in Columbia County, with branch locations in Latham, downtown Albany, Delmar, East Greenbush, Chatham, Greenport, Valatie and Kinderhook. Voted Best Bank 2016 in the Capital Region Living readers’ poll.

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