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**KINDERHOOK BANK APPOINTS KELLY M. BAILEY, AVP  
RESIDENTIAL MORTGAGE SALES MANAGER**

(Kinderhook, NY – February 22, 2018) The National Union Bank of Kinderhook (OTCQB:NUBK) has appointed Kelly M. Bailey to the position of Assistant Vice President Residential Mortgage Sales Manager.

"Kelly brings over 20 years of banking and lending experience to the residential mortgage team at Kinderhook Bank," said Lee Carman, Senior Vice President. "She will help us to grow our mortgage portfolio with excellent customer-focused service, her connection to the community and knowledge of the local mortgage market," Carman added.

Bailey was previously with National Bank of Coxsackie as Branch Manager and Mortgage Originator in the Glenmont office and prior to that with Cohoes Savings Bank, Hudson River Bank & Trust, and First Niagara Bank over the past 18 years in various retail banking positions.

Bailey holds a Masters of Business Administration from the University of Albany and a Bachelor of Science from Ithaca College. She is Past President & Secretary of School's Out, Inc. and a member of the Bethlehem Chamber of Commerce.

In operation since 1853, Kinderhook Bank is the only bank headquartered in Columbia County and recently expanded its branch network to include a state-of-the-art banking center in Delmar and the addition of three new branches in Amsterdam, Canajoharie and Johnstown through the recent merger with the former Patriot Federal Bank. The Bank also has branches in Albany, Chatham, East Greenbush, Greenport, Latham, Valatie and Kinderhook, NY.

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