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**KINDERHOOK BANK APPOINTS TRACEY PRATT, AVP & BRANCH MANAGER
OF KINDERHOOK BRANCH**

(Kinderhook, NY – March 12, 2018) The National Union Bank of Kinderhook (OTCQB:NUBK) has appointed Tracey Pratt to the position of Assistant Vice President and Branch Manager of the Main Banking Office in Kinderhook.

"Tracey is an experienced manager who brings over 15 years of banking experience to the position in our Main Office in Kinderhook," said George Cooper, Senior Vice President. "She worked closely with the previous Branch Manager, Donna Leiser, who recently retired after 32 years in the branch."

Anne Carlisle has been appointed to the position of Assistant Branch Manager in Kinderhook and has been Kinderhook Bank since 2013 in various progressive positions.

"Tracey and her team will provide a seamless transition to our customers who already know and love her," Cooper added.

Pratt was previously with the Chatham School District as a Teacher's Assistant in Special Education. She lives in East Chatham, NY with her husband, Bob, and they have five grown sons, five daughters-in-law, and seven grandchildren.

In operation since 1853, Kinderhook Bank is the only bank headquartered in Columbia County and recently expanded its branch network to include 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, Delmar, East Greenbush, Greenport, Latham, Valatie and Kinderhook, NY.

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