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KINDERHOOK BANK TO RELOCATE DELMAR BRANCH TO FORMER FIRST NIAGARA BRANCH LOCATION

(Kinderhook – March 29, 2017) Kinderhook Bank (OTCQB: NUBK) is opening a full-service banking center in the former First Niagara branch located at 197 Delaware Avenue in Delmar, NY just steps away from its current location in the Delaware Plaza at 180 Delaware Avenue.

The relocation of our Delmar branch will allow us to offer expanded branch hours, drive thru services, safe deposit boxes, in-lobby amenities and other services to customers. As a local community bank for over 163 years, we understand that convenient branch locations and a full-menu of services are very important to our customers,” said John A. Balli, Kinderhook Bank’s President and Chief Executive Officer. “The need for a personal relationship with their bank, plus the expectation of class-leading technology benefits our customers by providing financial solutions in a comfortable environment,” he added.

“The larger Delmar location gives us an opportunity to enhance our services with a state-of-the art facility after our significant renovations. It will have our signature high-end open floor plan which encourages customer interaction with their banker, which Kinderhook Bank pioneered in the Capital Region in 2007 for our East Greenbush branch,” said Jeff Stone, Senior Vice President.

“As well, there will be a relaxed lobby atmosphere where the staff builds one-on-one relationships with our customers, and offers conveniences such as iPads and Wi-Fi, free coffee/water and cookies for customers, and treats for their pets,” added Stone. The new branch will also feature a coin counter and a 24/7 walk-up and drive-up full-function ATM which will dispense multiple note denominations, accept envelope-free cash and check deposits, and produce smart receipts.

Kinderhook Bank offers a full line of individual and business-banking and lending services, including commercial loan services with Frank Trosset, Vice President, Commercial Lending. The move is planned for late-summer and will be marked with a grand Re-Opening celebration and special giveaways for account opening.

Established in 1853, Kinderhook Bank Corp. is the holding company of Kinderhook Bank, with eight current branch offices in Albany, Chatham, Delmar, East Greenbush, Greenport, Kinderhook, Latham and Valatie.

Member FDIC.

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