



Dear Patriot Federal Bank customers,

Welcome to Kinderhook Bank! We very much look forward to you becoming our customers on November 13, 2017. The entire team at Patriot Federal Bank has been working hard with us at Kinderhook Bank to ensure a smooth transition. You will be receiving communications and mailings from us throughout the conversion period to keep you fully informed.

Kinderhook Bank has been operating since 1853 and we are quite proud of our 164-year track-record of extraordinary customer service and commitment to community. We know first-hand how important a true community bank is to our friends and neighbors. For well over a century, individuals and small businesses have relied on us to provide the products and services that foster growth and community investment.

I am confident that you will enjoy banking with Kinderhook Bank. Both banks share the same community-based values and commitment to excellence. We have similar products and services and our branches are staffed by friendly, efficient banking professionals that provide unparalleled customer service.

Thank you very much for your continued support as we come together to become the premier community bank in our markets!

All the best,

John

John A. Balli
Kinderhook Bank President & Chief Executive Officer

Member FDIC