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THE ADIRONDACK TRUST COMPANY NAMED TO NATIONAL □ TOP 200 COMMUNITY BANK LIST

Saratoga Springs, New York...The Adirondack Trust Company announced today that it was recently named to the national Top 200 Community Bank list. The annual list was released by the American Banker Magazine and covers the year ending December 31, 2012.

Commenting on this significant accomplishment, Charles V. Wait, President and CEO of the Company noted:

"We are honored to be among the best performing banks in the nation by being named to the Top 200 Community Bank list. We particularly want to thank our customers, directors and our dedicated staff for helping us to achieve this designation. This accomplishment is gratifying in that it demonstrates a continued emphasis on providing value to our shareholders by serving our customers and our communities. We are the only bank in Saratoga Springs, New York to receive this designation. We are fortunate to be in a market where the continued emphasis on economic activity remains strong and we believe this is one of the leading factors for our overall success. Since our founding in 1901 our mission continues to be managing our community bank for the benefit of our shareholders, our employees and our community."

The ranking for best performing banks is based on the average return on equity over the past

three years ending December 31, 2010, 2011 and 2012.

Founded in 1901 in Saratoga Springs, New York The Adirondack Trust Company is an independent, employee and locally owned and operated community bank offering a wide variety of business and personal financial services. The bank also offers trust, investment and insurance services and originates real estate mortgages, both residential and commercial, and commercial business loans throughout its market area. The bank has over \$1 billion in assets and twelve branches. The Adirondack Trust Company is rated a 5-Star superior bank (the highest) by Bauer Financial for the period ending December 31, 2012 based on the most recent data available. The Bank's website is www.adirondacktrust.com

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