

News Release

FOR IMMEDIATE RELEASE:

July 9, 2007

For further information contact: Charles V. Wait President & CEO (518) 584-5844

THE ADIRONDACK TRUST COMPANY ANNOUNCES STRONG MID YEAR FINANCIAL RESULTS FOR 2007

Saratoga Springs, New York...The Adirondack Trust Company reported its mid-year financial results for June 30, 2007 today.

Commenting on the highlights through mid-year, Charles V. Wait, President and CEO of the Company stated:

"We are very pleased to report record earnings and strong increases in deposits, assets and insurance revenue for our mid-year period ended June 30, 2007, despite a flat yield curve and increased competition. We look forward to continuing our mission to serve our customers and support our communities while expanding our commitment in the Glens Falls area."

Highlights for our mid-year ended June 30, 2007 compared to last year at this time included:

- Total assets increased to \$686.6 million up 6.6%,
- Deposits increased \$41.1 million or 7.3%,
- Net loans increased \$15.7 million or 4.3%,
- Insurance agency revenue up 10.4%,
- Return on stockholders' equity 11.30%,
- Net income increased to \$4,249 thousand, a new record.

The Adirondack Trust Company is an independent, community bank offering a wide variety of business and personal services. The Bank offers trust, insurance and investment services and originates real estate mortgages, both residential and commercial, and commercial business loans throughout its primary market area. The Bank's website is www.adirondacktrust.com

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The Adirondack Trust Company 473 Broadway Saratoga Springs, NY 12866 (518) 584-5844