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The Adirondack Trust Company Offers Mobile Payments to Consumers, Businesses

- Tap-and-pay at the point of sale is convenient, secure and supports shopping locally-

Palo Alto, Calif., March 23, 2010 – Bling Nation, a provider of mobile payments services that connect financial institutions, businesses and consumers through mobile tap-and-pay purchases at the point of sale, announced today that Saratoga Springs, N.Y.-based The Adirondack Trust Company is actively offering mobile payments to its customers and community.

"Mobile payments are a quick, easy and secure alternative to credit cards, checks and cash for both consumers and businesses," said Charles Wait, chief executive officer of The Adirondack Trust Company. "We are very enthusiastic about the benefits of mobile payments to our community and feel that this is the right time to offer our customers a safer and more convenient way to make and accept payments."

Customers with a checking account at The Adirondack Trust Company can easily sign up for a BlingTag, a quarter-sized sticker that is applied to the back of their mobile phone to enable mobile payments, which businesses and The Adirondack Trust Company treat as debit transactions. Once a BlingTag is adhered to their mobile phone and activated, customers can "Bling," or use their mobile phones to tap-and-pay for purchases, redeem loyalty incentives and receive transaction and account balance text messages in real-time at the point of sale.

Adirondack Trust Company customers can Bling at a growing number of businesses in Saratoga Springs, Glens Falls and Ballston Spa, NY, including the Bread Basket Bakery, the Hungry Spot Café, Impressions of Saratoga, N. Fox Jewelers, Putnam Market, The Chocolate Mill, Saratoga Salsa and Spice Co., Compliments to the Chef, Menges & Curtis and the Country Corner Café.

Matt Tallman, co-owner of the Bread Basket Bakery, said BlingTags offer a more transparent alternative than credit card companies. "If I've got a $1,000 wedding cake and 3 percent of (the price) is going to go to the credit card company, that's a good percentage they're getting just to swipe that card," Tallman said.

Marianne Barker, owner of Impressions, said she values receiving payments overnight instead of three to four days with traditional payments. She also appreciates how Blinging encourages shoppers to come downtown and support local businesses.

"In addition to lower costs and more quickly clearing transactions, each business can have their own loyalty program without punch cards or cumbersome software," continued Wait. "Bling Nation tracks loyalty activities and accrued points, automatically applying them at the point of sale."

"Saratoga Springs and The Adirondack Trust Company mark the first East coast community to deploy mobile payments," said Charles Herel, general manager, East region for Bling Nation. "Bling Nation has been active in Colorado and California for the past eight months and looks forward to continued success nationwide. Americans' love affair with plastic is ceding to their fascination and constant use of mobile technology."

About The Adirondack Trust Company

Founded in 1901 in Saratoga Springs. N.Y., The Adirondack Trust Company is an independent, employee and locally owned and operated, community bank offering a wide variety of business and personal services. The bank has $870 million in assets and ten branches. The Adirondack Trust Company is rated by Bauer Financial as a 5-Star bank for the period ending March 1, 2010. The bank offers trust, insurance and investment services and originates residential and commercial real estate mortgages and commercial business loans throughout its market area. The bank's Web site is www.adirondacktrust.com.

About Bling Nation

Bling Nation mobile payment services connect local financial institutions and businesses, allowing customers to use their mobile phones to tap and pay for purchases and receive text account balance and transaction confirmations at the point of sale. Businesses and financial institutions eliminate payment processing middlemen, while differentiating their services and supporting community "shop local" programs. For additional information, visit www.blingnation.com or follow us at www.twitter.com/blingnation.

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