Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

New Year, New Banking Concerns, But Not if You Bank at The Adirondack Trust Company

January 9, 2009: The Adirondack Trust Company, Saratoga Springs, New York... proudly announces it has earned BAUERFINANCIAL, Inc.'s highest 5-Star Superior rating for financial strength and stability. BAUERFINANCIAL has been analyzing the nation's banks for over 25 years and has earned the reputation as "the Nation's Bank Rating Firm", so to garner its highest 5-Star rating is a time-honored badge of distinction. Customers of The Adirondack Trust Company can be proud that their bank is rated "Superior" by BAUERFINANCIAL. The rating is based on the overall financial picture of the bank and at 5-Stars indicates that The Adirondack Trust Company is one of the strongest banks in the nation. This is the tenth consecutive quarter that The Adirondack Trust Company has earned this highest honor.

"This New Year in particular brings with it a whole new set of worries, but where a consumer banks shouldn't be one of them", remarks Karen L. Dorway, president of BAUERFINANCIAL. "Some banks ignored proper loan underwriting standards in recent years and are now paying the price for that decision. But, The Adirondack Trust Company is a prime example of a bank that has adhered to its to traditional, conservative banking strategies, which, in this climate, is exactly what the 'other banks' are returning to. The Adirondack Trust Company is a model of banking safety and soundness and its customers can rest assured in that knowledge."

Established in 1901, The Adirondack Trust Company has been serving the banking needs of its neighbors and friends for 107 years. It currently operates through ten conveniently located offices in Ballston Spa, Glens Falls, Malta, Milton, Saratoga Springs and Wilton and can be found on the internet at www.adirondacktrust.com.

The Adirondack Trust Company: "We take banking to heart. SM"

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent bank rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating, nor can it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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