

Media Release



CONTACT:

TEL:

FAX:

BAUERFINANCIAL, Inc.

1.800.388.6686

1.800.230.9569

www.bauerfinancial.com

customerservice@bauerfinancial.com

FOR IMMEDIATE RELEASE:

To the Editor:

Glens Falls National Bank & Trust Company: A True Community Bank Receives Bauer 5-Star Superior Rating

November 2011: Glens Falls National Bank & Trust Company, Glens Falls, New York is once again proud to be recognized as a superior 5-Star rated bank by **BAUERFINANCIAL, Inc., Coral Gables, Florida**, the nation's leading bank rating and research firm. To earn this rating Glens Falls National Bank & Trust Company must not only report impressive capital levels, but also an enviable loan portfolio with negligible levels of delinquent loans.

That's a combination that has been hard to come by the past couple of years. Yet, Glens Falls National Bank & Trust Company has managed to do it. With that, BAUERFINANCIAL bestows its highest 5-Star Superior rating on Glens Falls National Bank & Trust Company denoting the highest level of strength and performance that a bank can receive. In fact, Glens Falls National Bank & Trust Company has earned this 5-Star Superior rating for the last 18 consecutive quarters.

"Not only has Glens Falls National Bank & Trust Company proven its efficacy yesterday and today, it is also primed for whatever tomorrow may bring," observes Karen L. Dorway, president of BAUERFINANCIAL. "The past three years have put a considerable amount of pressure on our nation's banks and we are pleased to see community banks, like Glens Falls National Bank & Trust Company, still able to shine."

Glens Falls National Bank & Trust Company was established in 1851 and has been providing financial services to its local communities for 160 years. It currently operates through 29 offices in 5 counties in Upstate NY and can be found on the internet at www.gfnational.com.

BAUERFINANCIAL, Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays BauerFinancial to rate it, nor can any choose to be excluded.

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BAUERFINANCIAL, INC. P.O. Box 143520, Coral Gables, FL 33114