

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Bauer Rating for Glens Falls National Bank & Trust Company

August 2010: BAUERFINANCIAL, Inc., Coral Gables, Florida, announced that **Glens Falls National Bank & Trust Company, Glens Falls, New York** has earned Bauer's highest 5-Star Superior rating for strength and stability. The past few years have been difficult for the banking industry and the fact that Glens Falls National Bank & Trust Company continues to excel in such areas as capital adequacy, delinquent loan levels and profitability, clearly indicates it is one of the strongest banks in the country. In fact, Glens Falls National Bank & Trust Company has earned this top 5-Star rating for 13 consecutive quarters.

Karen L. Dorway, President of BAUERFINANCIAL, notes "The fact that Glens Falls National Bank & Trust Company continues to not just withstand the pressures, but even excel in this environment, indicates its management is doing things right. Bauer's stringent 5-Star requirements haven't changed, however the climate definitely has and the fact that Glens Falls National Bank & Trust Company has earned this prestigious rating sets it well above the competition."

Established in 1851, Glens Falls National Bank & Trust Company operates through 29 offices located in five counties in upstate New York and can be found on the web at www.gfnational.com.

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