

FEDERAL RESERVE BANK
OF NEW YORK

Air. no. 10247
July 6, 1988

*To All Banking Institutions in the
Second Federal Reserve District:*

The Comptroller of the Currency has advised us that a certificate of authority to commence business has been issued to SARATOGA NATIONAL BANK & TRUST COMPANY, Saratoga Springs, New York. This newly organized bank was established and opened for business on July 1, 1988. By virtue of its being a national bank, it has become a member of the Federal Reserve System. The capital stock of the bank is \$2,100,000, and its surplus is \$700,000.

Officers of the bank are:

PHILIP R. STEPHENSON *President*

JOHN C. VANLEEUWEN *Vice President and Cashier*

The routing number of the bank is $\frac{50-1152}{213}$, encoded 0213-1152, check digit 9.

E. GERALD CORRIGAN,
President.