



FOR IMMEDIATE RELEASE

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SUNMARK FEDERAL CREDIT UNION ACQUIRES HALLMARK SERVICES

Colonie-based insurance organization to become part of Sunmark's insurance division

SCHENECTADY, N.Y. - - Sunmark Federal Credit Union, a full-service, community chartered credit union serving those who live and work in Albany, Schenectady, Montgomery, Saratoga, Schoharie and Rensselaer counties, announced that it has acquired Colonie-based Hallmark Services, Inc., an independent insurance agency.

As part of the acquisition, Hallmark Services, Inc., will provide Sunmark Federal Credit Union with approximately 1,600 new members and add 2,100 policies to Sunmark's Insurance Services division. In addition, Sunmark Federal Credit Union will add two employees from Hallmark Services, Inc.

"We are very pleased with the addition of Hallmark Services, Inc. to Sunmark's financial services portfolio," said Bruce Beaudette, President and CEO of Sunmark Federal Credit Union. "With the addition of Hallmark Services, Inc., we are taking on a great company while expanding our member's service and financial options. We expect this transition to go seamlessly to ensure that our members and Hallmark's clients continue to receive premier service and accountability."

The acquisition will extend Sunmark Federal Credit Union's insurance service capabilities and increase the credit union's member base. Hallmark Services, Inc. insurance offerings include all lines of personal and commercial property and casualty insurance. Terms of the acquisition were not disclosed.

"Various options were considered before making a decision for the long term continuation of Hallmark Services, Inc.," said Marion Marsceill, President and CEO of Hallmark Services, Inc.

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"We chose Sunmark Federal Credit Union because of the way we are treated when we do business with them. We feel that the personalized service they provide us is the type of service we want and require for our clients."

To learn more about Sunmark Federal Credit Union's Insurance Services division, visit <http://www.sunmarkfcu.org>.

About Hallmark Services, Inc.

Hallmark Services, Inc. was formed in June of 1989. The company's focus has been to provide the best possible service for clients. Hallmark Services, Inc. has represented many quality insurance carriers and has long standing clients as a result of our professionalism.

About Sunmark Federal Credit Union

Sunmark Federal Credit Union[®] is a full-service, community chartered credit union serving those who live work, worship or attend school in Albany, Schenectady, Montgomery, Saratoga, Schoharie and Rensselaer counties in New York. Sunmark has assets of \$440 million and serves more than 48,000 members and businesses. For more information, visit their web site at www.sunmarkfcu.org.