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ULSTER SAVINGS BANK ADDS JAMES J. MURPHY AS DUTCHESS/COLUMBIA COUNTY LOAN ORIGINATOR

Ulster Savings Bank recently announced the addition of **James J. Murphy** as a Loan Originator serving customers throughout Dutchess and Columbia counties.

Mr. Murphy, of Kingston, brings over 15 years of local mortgage lending experience to his new position at the Bank. He returns to Ulster Savings Bank, where he previously served in mortgage, loan and quality control underwriting positions.

He holds a Bachelor's Degree in Business from Marist College and is a member of the Dutchess County Association of Realtors and the Dutchess County Womens' Council of Realtors Association.

Mr. Murphy resides in Kingston with his wife, Linda, and two sons.