



# News Release

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Evans National Bank, One Grimsby Drive, Hamburg, NY 14075

IMMEDIATE RELEASE

## Evans National Bank Announces Loan Program for Hamburg Village Businesses

*Funding aimed to assist village businesses affected by construction projects.*

Hamburg, NY, November 16, 2007– Evans National Bank, (parent company Evans Bancorp, Inc., NASDAQ: EVBN), together with the New York State Business Development Corporation (NYBDC), are proud to introduce a unique loan program to Hamburg Village businesses currently being affected by construction projects. Village business owners will be eligible to apply for a \$15,000 to \$50,000 loan through Evans National Bank, referred to as the Village of Hamburg Redevelopment Loan, at a special rate of prime minus 0.25%, including an interest only option for the first twelve months.

“Evans National Bank proudly supports local businesses throughout our Western New York communities”, stated David J. Nasca, president and chief executive officer. “We understand the challenges facing Hamburg Village business owners during this period of reconstruction, and are pleased to offer this opportunity to assist them throughout and beyond completion of these projects.”

William R. Glass, senior vice president, added, “As a community bank, we felt it necessary to take the lead in offering an alternative solution to our local business owners who are struggling during this redevelopment period. In partnering with the NYBDC, Evans National Bank is able to offer a unique opportunity to assist these village businesses so that they may continue to serve the Hamburg Village Community for many years to come.”

Loan applications are available through Evans National Bank Commercial Loan & Mortgage Department at 926-2000. This program is limited to Hamburg Village Businesses affected by construction improvements.

Evans Bancorp, Inc. is a financial holding company and is the parent company of Evans National Bank, a local community bank, founded in 1920 with 11 branches located in Western New York with approximately \$452 million in assets and \$347 million in deposits at September 30, 2007. ENB Insurance Agency, Inc. is an indirect, wholly-owned subsidiary of Evans Bancorp and provides retail property and casualty insurance through 13 agencies in the Western New York region. The Agency also provides non-deposit investment products, along with a full range of financial services. More information on Evans Bancorp, Inc. and Evans National Bank can be found at [www.evansbancorp.com](http://www.evansbancorp.com) and [www.evansnationalonline.com](http://www.evansnationalonline.com).

The NYBDC promotes economic activity within New York State by providing innovative loans to small and medium-sized businesses and to assist partner banks in making such loans.

### For more information contact:

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