

Commercial Real Estate

# Pioneer to relocate Clifton Park branch to new retail development

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Erin Ozbay is the owner and operator of USA Gas locations in Clifton Park and Ballston Spa.  
DONNA ABBOTT-VLAHOS | ALBANY BUSINESS REVIEW

By Sam Raudins – Reporter, Albany Business Review  
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### Story Highlights

- Pioneer Bank will relocate its Clifton Park branch in 2026.
- The new development includes a USA Gas store and Pioneer branch.
- Pioneer provided a \$3.9 million loan for the project.

Pioneer will move its Clifton Park branch to a new retail development in 2026.

The redevelopment project at 4 Fire Road, just off the Exit 9 of Interstate 87 in Clifton Park, includes a building with a 5,000-square-foot USA Gas convenience store and a 3,000-square-foot, full-service Pioneer branch with drive-thru.

The bank will move its existing branch from 843 Route 146 to the new building once construction is complete, which is expected in early 2026.

Pioneer provided a \$3.9 million building loan to support the project in early June. Construction began June 5.



A rendering of the new development at 4 Fire Road in Clifton Park.  
SYVERTSEN RIGOSU / PIONEER

Erin Ozbay is the owner and operator of USA Gas locations in Clifton Park and Ballston Spa. Ozbay's company, 4 Fire Road LLC, owns the property. His family had leased the gas station/convenience store since around 2008. They bought the property in 2022.

Ozbay had worked with Pioneer vice president and business banking team leader Jenifer Marten on financing the Ballston Spa USA Gas location. That relationship led to Pioneer taking space at the new development.

"Originally, I think there was a couple of different retail options that Erin had written in there. And we really weren't thinking at that point, nor was Erin, that we would be one of his tenants," said Jesse Tomczak, executive vice president and chief banking officer at Pioneer. "We were looking at the location and saw some of the mock-ups. We were just thinking of an opportunity for us to upgrade our location, ease of access for our clients, more visibility, maybe getting a little bit more in the middle of Clifton Park."



Pioneer executive vice president and chief banking officer Jesse Tomczak, left, vice president and business banking team leader Jenifer Marten, and property owner Erin Ozbay at 4 Fire Road.  
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Pioneer's co-location is part of its broader strategy to keep physical locations open but reduce overhead. The financial institution is planning another such development in Delmar. The Colonie-headquartered community bank recently filed plans with the town of Bethlehem to demolish its aging branch at 184 Delaware Ave. – a property it owns – and replace it with a new 2,175-square-foot branch and 2,421-square-foot coffee shop with an outdoor patio and drive-thru.

"One of our strategies around making sure that we stay committed to having those branches, that's having partnerships where we can help reduce some of our occupancy cost, have a little bit smaller footprint, having between 2,300 and 2,500 square feet versus the old 5,000-square-foot branch buildings," Tomczak said.

Pioneer has 22 branches locally and more than \$2 billion in assets.

As for the convenience store, Ozbay said the previous store was only 500 square feet. With more space comes new offerings, including a wider craft beer selection and fresh food, such as cold-cut sandwiches, pizza and hot dogs.

"We are very big on craft beer. That's our specialty. We love bringing in craft beers that no one has seen in the area. We like introducing people to new things," Ozbay said.

Plans also include six gas pumps with 12 fueling stations. The new development includes diesel, which the gas station didn't have before.

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