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***FOR IMMEDIATE RELEASE***

**GREATER HUDSON BANK, N.A. NAMES SEAN HENDERSON AS COMMERCIAL LOAN OFFICER**

Middletown, NY, February 24, 2012 - Greater Hudson Bank continues to expand its commercial lending team demonstrating its commitment to helping the Hudson Valley grow by providing loans. The Bank is pleased to announce the addition of Sean Henderson as Commercial Lender for the Westchester County region.

Mr. Henderson's responsibilities include creating new business opportunities in the Westchester County area as well as assisting in the overall growth of the Bank with regards to commercial loans and deposits. In addition, he will be answerable for maintaining existing relationships as well as expanding relationships throughout the footprint of the Bank.

Mr. Henderson has worked in the banking industry for over 18 years. He was most recently with Hudson Valley Bank as a relationship manager. Prior to that position, Mr. Henderson was at Bank of America as a senior corporate relations officer.

Active in the local community as a youth sports coach for the town of Somers, Henderson states "I am excited to be a member of the Greater Hudson Bank team. I look forward to helping the organization grow, especially in Westchester County where I live and have worked for years. I am excited to use my banking experience to work with a true community bank that has the interest of clients in mind." Greg Monteith, senior vice president and chief lending officer, noted, "We conducted a long search to find the right fit for our Westchester County lender. We decided that Sean was the best candidate for this key position and we are very happy to have him with our team."

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Greater Hudson Bank, N.A, founded in 2002, is headquartered in Middletown, New York. The Bank has 5 branches which are located in Middletown, Monroe and Warwick, Orange County, New York, Bardonia, Rockland County, New York, and White Plains, Westchester County, New York. The Bank is chartered by the Office of the Comptroller of the Currency and its deposits are insured by the Federal Deposit Insurance Corporation. As evidence of the Banks' financial strength, Greater Hudson Bank has been recognized with a superior rating by the country's leading independent bank rating and research firm, BauerFinancial, Inc. Further information can be found on the Bank's website at [www.GreaterHudsonBank.com](http://www.GreaterHudsonBank.com).

Forward-Looking Statements: This Press Release may contain certain statements which are not historical facts or which concern the Bank's future operations or economic performance and which are to be considered forward-looking statements. Any such forward-looking statements are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The Bank cautions that all forward-looking statements involve risk and uncertainties, and that actual results may differ from those indicated in the forward-looking statements as a result of various factors, such as changing economic and competitive conditions and other risk and uncertainties. In addition, any statements in this news release regarding historical stock price performance are not indicative of or guarantees of future price performance.