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**FOR IMMEDIATE RELEASE**

GREATER HUDSON BANK, N.A. APPOINTS NICOLE J. BARTUCCELLI AS

CHIEF CREDIT OFFICER

Middletown, N.Y., November 16, 2012 - Greater Hudson Bank, N.A. ("the Bank") (OTCQB: GHDS) is pleased to announce the promotion of Nicole J. Bartuccelli to the position of Vice President and Chief Credit Officer. In this position, Ms. Bartuccelli will have oversight for Greater Hudson's credit administration and credit approval process, loan policies and procedures, and work to ensure the overall quality of the Bank's lending portfolio.

"We are very pleased to announce Nicole's promotion to Chief Credit Officer," said Greater Hudson's president and CEO, Eric J. Wiggins. "Her solid credit administration background will serve our Bank very well as we continue to grow throughout the Hudson Valley. Throughout her career and in her time at our Bank, Nicole has actively managed loan portfolio growth while maintaining excellent credit quality. Her experience, strong work ethic and leadership skills strengthen our leadership team."

Ms. Bartuccelli, who has over 10 years of banking experience predominately in the credit and lending area, joined the Bank in early 2012 as the Bank's senior loan administration officer. She was formerly a vice president and senior managing director at Provident Bank. Prior to that position, Ms. Bartuccelli was at Commerce Bank as a portfolio manager and credit analyst.

Ms. Bartuccelli graduated from Ramapo College with a bachelor's in economics and in 2010 earned a certification from the University of Pennsylvania's Stonier Graduate School of Banking. Currently she is pursuing her M.B.A. from the University of Maryland. Her community service efforts were recognized by the Rockland Economic Development Corporation when she received their prestigious 40 under 40 award. Presently she serves on the board of directors for the Mental Health Association of Rockland County. She also is an active participant in AIDS, March of Dimes, and American Cancer Society walks.

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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.