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FOR IMMEDIATE RELEASE

GREATER HUDSON BANK NAMES PETER ABT AS COMMERCIAL LOAN OFFICER

Middletown, NY, December 11, 2013 - Greater Hudson Bank, N.A., continues to expand its commercial lending team and demonstrate its commitment to helping Hudson Valley business grow by providing loans in the local community. The Bank is pleased to announce the addition of Peter Abt as commercial loan officer for the Westchester County region.

Mr. Abt'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 responsible for maintaining existing relationships as well as creating new ones throughout the footprint of the Bank.

Mr. Abt has worked in the banking industry for more than 10 years. He was most recently with Mahopac National Bank as a regional vice president, commercial lender. Prior to that position, Mr. Abt was at Provident Bank (now Sterling National Bank) as a vice president, commercial lender. He also has years of experience working for Andover Brokerage as an equities trader.

Active in the local community as board member & chairman of the administrative committee for The United Way of Westchester and Putnam County, Mr. Abt states "At Greater Hudson Bank, I am looking forward to hitting the ground running. I intend to help the organization grow, especially in Westchester County where I live and have worked for years. I plan to use my banking experience to work with a true community bank that has the best interest of clients in mind."

Larry Marchini, senior vice president and chief lending officer, Greater Hudson Bank, noted, "We have found a great fit for our Westchester County lender. We know Pete is a person of integrity and is the best candidate for this position. We are very happy to have him as a part of our Greater Hudson family."

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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.

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.