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**GREATER HUDSON BANK, N.A. APPOINTS
STEPHEN A. COYLE TO BOARD OF DIRECTORS**
New Board Member for the Expanding Community Bank

Middletown, N.Y., February 18, 2014 – Greater Hudson Bank, N.A. ("the Bank") (OTCQB: GHDS), a local community bank servicing the Hudson Valley region, is pleased to announce the appointment of Stephen A. Coyle to its Board of Directors.

"The addition of Mr. Coyle to the Greater Hudson Bank Board of Directors is a significant accomplishment as he will provide helpful insight and business opportunities to our company. His strong leadership skills, investment and finance background, as well as his expansive knowledge of the Hudson Valley, make him a great addition to the Board," said Kenneth J. Torsoe, chairman of the board of Greater Hudson Bank.

For more than 20 years, he has owned and operated Coyle Insurance Agency; an insurance agency that provides insurance and risk management services to middle market businesses throughout the tri-state area. The agency also partnered with Benefit Mall in 2010, the largest health insurance and benefits brokerage in the United States.

Very involved in the community, Mr. Coyle is the chairman of audit committee for the Rockland Economic Development Corporation (REDC). The REDC focuses on building Rockland's economy by creating and attracting new businesses and retaining and expanding existing businesses to stimulate job growth. An additional organization, The Rockland County Key Club, elected him president of their organization, attesting to his leadership skills. Mr. Coyle earned a bachelor's degree in accounting and finance with a minor in economics from Skidmore College in Saratoga Springs, NY. He received his Chartered Property Casualty Underwriter designation in 1993 from the American Institute for Chartered Property Casualty Underwriters.

"Mr. Coyle is a knowledgeable, experienced and well-respected professional and he will be a valued addition to the Board. We are confident that he will help us to expand our presence within our markets," said Edward T. Lutz, President and CEO.

In addition to Mr. Coyle, the members of the Greater Hudson Bank board are Kenneth J. Torsoe, chairman of the board and president of Torsoe Bros. Construction Corp and managing partner of Normandy Village Company; Daniel E. Rifkin, vice-chairman and managing partner of Rifkin & Company, LLP CPAs and president of PayServ Corporation; Steven B. Bakst, founder and

president of Just-A-Buck Licensing, Inc.; Raymond S. Pantel, president and owner of Pantel Electric Company; Edward T. Lutz, vice-chairman and president and CEO of Greater Hudson Bank, Inc.; and Lynne C. Allan, board secretary and executive vice president and COO of Greater Hudson Bank.

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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 Bank's 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.