

PRESS RELEASE

Orange County Trust Company Opening Branch in Fishkill

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MIDDLETOWN, NY - Orange County Trust Company, an independent bank with a 119 year history in community banking, with specialties in trust and estate administration and commercial services, since its inception, is opening a new branch at 1166 Main Street, in Fishkill NY. The 2400 square foot new facility, slated to open at the end of April 2011, will offer commercial banking services, trusts, investment management and traditional banking products including checking, savings and a variety of home loans, free Internet banking with bill pay and more.

The lobby area consists of 3 teller stations, 3 customer service stations, private offices, to ensure customer privacy, a conference room, a drive-up teller station, ATM and plenty of parking. The construction of this office marks the beginning of the Bank's expansion outside of Orange County, New York.

Terry Saturno, President and CEO, said "Orange County Trust Company is proud to become a part of this community. Our commitment is to support the people and businesses of Dutchess County in the way only a local bank can. We take our commitment to our communities seriously and we want to become an integral member of the Dutchess community. We are rated in the top 2% of the strongest banks in the U.S. by Weiss Ratings and we want to bring our expertise to Dutchess County."

Kathy Bauer, the new branch's manager, with 24 years of banking experience stated, "Orange County Trust Company knows and understands the challenges local businesses and individuals face. We're here to help."

Orange County Trust Company currently has offices in Middletown, Montgomery, Vails Gate, Chester, Goshen, and Newburgh.