

PRESS RELEASE

Joseph F. Conti named Senior Vice President and Chief Operating Officer

Thursday - December, 1 2011

MIDDLETOWN, NY - Orange County Trust Company is pleased to announce Joseph F. Conti has been named Senior Vice President and Chief Operating Officer. He will oversee the daily operation of the Company. Joe joined the Bank in 2010 as a Credit Specialist.

Joe has over 40 years of experience in the banking industry and has been employed by banks spanning the spectrum, from local community banks to regional banks to international banks. His areas of expertise include lending and loan review, risk management, auditing and compliance.

Bank President Terry Saturno states: "We welcome Joe to Orange County Trust's senior management team. Joe's extensive knowledge of the financial industry, depth of experience and leadership capabilities will serve our bank well."

Joe has served as President of the Orange County Banker's Association, President of the American Institute of Banking in Orange County, President of the Auditor's Interchange Group of lower New York State and as an evening instructor at SUNY Orange in the Banking/Business Division.

He has an A.A.S. in Accounting and Computer Science from the City University of New York, a B.A. in Finance and Management from Mercy College, and is a graduate of the National School of Finance and Management at Fairfield University.

Orange County Trust Company is a local community bank, formed in 1892, with 9 branch locations in Orange and Dutchess Counties.