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Orange Bank & Trust Holds Exclusive Sneak Peek Tour of their new Goshen Office

December 7, 2022

Located in the Historic Village Building at 54 West Main Street

MIDDLETOWN, NY / ACCESSWIRE / December 7, 2022 / Orange Bank & Trust Company (the "Bank"), the banking subsidiary of Orange County Bancorp, Inc. (the "Company" - Nasdaq:OBT), is pleased to announce they will be relocating their Goshen Office to the historic building at 54 West Main Street in Goshen, NY.

Orange County Bancorp, Inc., Wednesday, December 7, 2022, Press release picture

To celebrate this upcoming move the Bank invited Goshen officials and community leaders to an exclusive sneak peek event on Tuesday, November 29th. Michael Gilfeather, President & CEO of Orange Bank & Trust Company, lead guests on a tour of the facility, which is currently under renovation. Guests were presented renderings of the completed space and viewed a 3D walk-through video of the final building design. They also had an opportunity to vote on their preferred outdoor signage. Goshen Village Historian, Ed Connor, was a guest speaker and recounted history of both the village and the building, which was built in 1852 when The Bank of Orange County first built the building.

Orange County Bancorp, Inc., Wednesday, December 7, 2022, Press release picture

"As we see financial institutions across the country reducing, rather than expanding their brick and mortar operations," commented Village of Goshen Mayor Scott Wohl, "Orange Bank & Trust Company's investment in downtown Goshen is a clear testament to their community commitment and the vibrancy of our local economy."

Orange County Bancorp, Inc., Wednesday, December 7, 2022, Press release picture

"It was a very special evening and we were pleased to have the opportunity to share our vision for the new location with our Goshen dignitaries," said Gilfeather. "The building is a true architectural and community treasure and our goal to preserve its historic character, while incorporating state-of-the-art banking technology is well underway. I'm honored that we are able to preserve this important piece of local history in a town I call home."

The Bank's steady expansion over the past few years has caused the Goshen location to outgrow its current capacity. Although the new office is less than a quarter of a mile away, there are several benefits to its relocation. In addition to an updated design, the new office will have a larger footprint, additional space for client meetings and expanded parking to serve the Bank's growing client base. Additionally, the Orange Bank's Private Banking department will relocate to this new Goshen address. Renovations are expected to be completed in the first quarter of 2023.

About Orange County Bancorp, Inc. and Orange Bank and Trust Company

Orange County Bancorp, Inc. is the parent company of Orange Bank & Trust Company. Orange Bank & Trust Company is an independent bank that began with the vision of 14 founders over 130 years ago. It has grown through conservative banking practices, ongoing innovation and an unwavering commitment to its community and business clientele to more than \$2 billion in total assets. In recent years, Orange Bank & Trust has added branches in Rockland, Westchester and the Bronx.

Forward Looking Statements

Certain statements contained herein are "forward looking statements" within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Such forward looking statements may be identified by reference to a future period or periods, or by the use of forward-looking terminology, such as "may," "will," "believe," "expect," "estimate," "anticipate," "continue," or similar terms or variations on those terms, or the negative of those terms. Forward looking statements are subject to numerous risks and uncertainties, including, but not limited to, those related to the real estate and economic environment, particularly in the market areas in which the Company operates, competitive products and pricing, fiscal and monetary policies of the U.S. Government, changes in government regulations affecting financial institutions, including regulatory fees and capital requirements, changes in prevailing interest rates, credit risk management, asset-liability management, the financial and securities markets and the availability of and costs associated with sources of liquidity. Further, given its ongoing and dynamic nature, it is difficult to predict what the continuing effects of the COVID-19 pandemic will have on our business and results of operations. The pandemic and related local and national economic disruption may, among other effects, continue to result in a material adverse change for the demand for our products and services; increased levels of loan delinquencies, problem assets and foreclosures; branch disruptions, unavailability of personnel and increased cybersecurity risks as employees work remotely.

The Company wishes to caution readers not to place undue reliance on any such forward looking statements, which speak only as of the date made. The Company wishes to advise readers that the factors listed above could affect the Company's financial performance and could cause the Company's actual results for future periods to differ materially from any opinions or statements expressed with respect to future periods in any current statements. The Company does not undertake and specifically declines any obligation to publicly release the results of any revisions that may be made to any forward-looking statements to reflect events or circumstances after the date of such statements or to reflect the occurrence of anticipated or unanticipated events.

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