



HUDSON CITY
SAVINGS BANK

DENIS J. SALAMONE
Senior Executive Vice President and Chief Operating Officer

June 12, 2009

Dear Ms. Reiter,

I was fortunate to have a customer and friend forward to me your blog: "Main Street Bank Beats Behemoth."

First and foremost, thank you (again) for your business. I appreciate the kind endorsement of Hudson City in the public forum. I promise you will never see anything "slick" from us. We value loyalty and recognize that loyalty cuts both ways. You will not see excessive fees from Hudson City. And you will not see "special" deals for "new customers only" at the disadvantage to our existing customers. We are a local bank which has successfully grown quite large, but intent on keeping our small bank image.

Sincerely,

Denis Salamone