



Press Release

FOR IMMEDIATE RELEASE:

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David L. Seyler hired to Direct Cash Management at Bradford Bank

Former Mercantile operations vice president spearheads new product growth

BALTIMORE—October 24, 2007— Bradford Bank announced that David L. Seyler has been hired as vice president and director of the bank's cash management and merchant services operations. Mr. Seyler will work closely with the commercial lending division to develop new business relationships and expand existing ones to include deposit accounts as well as loans.

Before joining Bradford, Mr. Seyler had been with Mercantile Safe-Deposit & Trust Company since 1998. In his final position there, he was vice president of transaction processing, overseeing daily transaction operations for 11 affiliate banks with over 240 branches.

Prior to Mercantile, Mr. Seyler was with Provident Bank of Maryland from 1988 to 1998 where he was an assistant vice president of operations.

"These are exciting times for Bradford Bank. We have loyal commercial customers who see value in working with a long-established local bank. We have offered commercial deposit products for years and now, with the addition of David Seyler, we have an experienced cash manager to meet the increasing demand for our services," said Dallas R. Arthur, president of Bradford Bank.

Mr. Seyler earned a Bachelor of Arts from University of Pittsburg. He lives in Rodgers Forge with his wife and triplets.

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Bradford Bank currently operates nine offices in the greater Baltimore metropolitan area. At June 30, 2007, Bradford Bank had total consolidated assets of \$565 million.

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