

Bradford Bank Press Release

FOR IMMEDIATE RELEASE

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Marybeth Stacharowski Promoted to Branch Manager

BALTIMORE, MD—June 14, 2006—Bradford Bank named Marybeth Stacharowski branch manager of the Ellicott City branch. Ms. Stacharowski joined Bradford Bank in 2003 and served as assistant branch manager in Lutherville. She was previously a branch manager for Baltimore County Savings Bank, where she worked for 13 years.

Ms. Stacharowski is treasurer of the Waverly Woods 2 and 3 Homeowners Association. She also volunteers at the Marriotts Ridge High School in Marriottsville, Howard County. She and her family have lived in Howard County for over 20 years.

The Ellicott City branch was built of fieldstone in 1981. The branch and ATM are located at 10100 Baltimore National Pike (Route 40) at Bethany Lane. Hours are Monday through Thursday, 9:00 a.m. to 3:00 p.m., Friday 9:00 a.m. to 6:00 p.m. and Saturday, 9:00 a.m. until noon. The branch includes an ATM. The phone number is 410-465-2409.

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Bradford Bank is a community bank headquartered in Rodgers Forge, Baltimore County, Md., and has assets over \$430 million. Agreements with Allpoint ATM network and a regional bank provide over 32,000 fee-free ATMs. Bradford Bank has six branches in the greater Baltimore metropolitan area including an Ellicott City branch located at 10100 Baltimore National Pike. Bradford Bank provides consumer and commercial banking services to individuals and businesses.