



## Press Release

FOR IMMEDIATE RELEASE:

February 20, 2008

### **Bradford Bank Promotes Mary Beth Taylor to Executive Vice President**

*Lender hired in 2001 to build commercial loan portfolio*

BALTIMORE—February 20, 2008— Bradford Bank announced that Mary Beth Taylor is promoted to executive vice president of the commercial lending department. Since joining the bank in 2001, Ms. Taylor has built a commercial loan portfolio of \$190 million. Her responsibilities include overseeing all aspects of the commercial lending and commercial real estate lending operations including developing and managing the credit and collections department and loan administration.

"I am pleased to announce that Bradford Bank's board of directors has approved the promotion of Mary Beth Taylor to executive vice president. We had faith in Ms. Taylor's abilities as a commercial lending manager when we hired her. That faith was well founded and her efforts have produced results: commercial loans now comprise over 40 percent of our lending portfolio. With this promotion, we acknowledge Ms. Taylor's continuing contributions to the sound growth and management of Bradford," said Dallas R. Arthur, Bradford Bank president.

"Bradford Bank has proven to be the strong, home-grown organization you would expect to come out of Baltimore's hard-working communities. By adding commercial loans to the existing residential portfolio, we have increased our Maryland presence while maintaining local control," said Mary Beth Taylor, executive vice president and head of commercial lending.

Prior to Bradford Bank, Ms. Taylor was with the Columbia Bank for 12 years where she was a senior vice president of commercial lending and specialized in acquisition, development and construction lending.

Ms. Taylor serves on the board of directors of the Home Builders Association of Maryland and has served on the advisory board of the Family & Children's Services of Baltimore County since 2000. Previously, Ms. Taylor served on the board of directors of the Home Builders Care Foundation, the charitable arm of the Maryland-National Capital Building Association (MNCBIA). She earned a Bachelor of Arts in business/economics and accounting from McDaniel College (formerly Western Maryland College) and is a graduate of the Catholic High School in Baltimore. The Dundalk native now lives in Canton.

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Bradford Bank operates nine branches in the greater Baltimore metropolitan area. At December 31, 2007, Bradford Bank had total consolidated assets of \$560 million. Bradford Bank is a subsidiary of Bradford Bancorp, Inc.

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