



Press Release

FOR IMMEDIATE RELEASE:

March 12, 2008

Bradford Bank Promotes Kimberly D. Mathews to Senior Vice President

BALTIMORE—March 12, 2008—Bradford Bank announced that Kimberly D. Mathews is promoted to senior vice president of human resources. Ms. Mathews is responsible for the development, administration, implementation and evaluation of human resource policies, programs and services, and is currently leading the implementation of a new online human resources system.

Ms. Mathews joined Bradford a year ago in February as vice president, director of human resources. Prior to joining Bradford, Ms. Mathews was human resources manager at the St. Louis, Missouri, facility of Aesculap Inc. USA, a manufacturer of products for operative medicine and a division of the B. Braun Melsungen AG. She worked at Aesculap from 2004 until 2006 when she moved to Baltimore. From 2001 to 2004, Ms. Mathews was a human resources generalist for CCA Global Partners.

Ms. Mathews earned a Bachelor of Science in human resources management from Webster University in St. Louis.

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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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