

Bradford Bank Press Release

FOR IMMEDIATE RELEASE

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Bradford Bank Media Contact: Susanna Senft
410-372-1470
Susanna.senft@bradfordbank.net

Bradford Bank Promotion and New Hire

BALTIMORE—July 7, 2006—Bradford Bank hired Gayle Stark as senior vice president, director of corporate communications. Ms. Stark has held marketing and communications management positions with Allfirst Bank, SECU Credit Union, and GEBA (Government Employees Benefit Association) at Fort Meade, Md. She also served as a mortgage loan officer in community development lending for Loyola F.S.B.

Ms. Stark is a Master of Science candidate in communications management at the S.I. Newhouse School of Public Communications, Syracuse University. She is a member of the Women's Board of Johns Hopkins Hospital.

Patti Kokonas has been promoted to assistant vice president of compliance. Before joining Bradford Bank in 2005, Ms. Kokonas was with MBNA in Newark, Delaware, for 11 years and served as vice president of compliance. Ms. Kokonas is a certified regulatory compliance manager through the Institute of Certified Bankers. She represents Bradford Bank on the Regulatory Affairs Committee of the Maryland Bankers Association.

Ms. Kokonas holds a Master of Science in professional writing from Towson University.

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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. Bradford Bank provides consumer and commercial banking services to individuals and businesses.