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SEVERN SAVINGS BANK APPOINTS TWO NEW BOARD MEMBERS

Konrad M. Wayson and John A. Lamon Join Severn Bank Board of Directors

ANNAPOLIS, MD (September 2, 2008) — Severn Savings Bank, FSB (Severn) announced the appointment of Konrad M. Wayson and John A. Lamon to its Board of Directors. The additions increase the number of Severn Bank directors to 11

“The addition of Mr. Wayson and Mr. Lamon to Severn Bank’s Board of Directors ensures the company continues to benefit from a diversity of knowledge and opinions. Konrad and John will make excellent board members due to their proven leadership skills, extensive management experience and reputations and track records for obtaining results. We look forward to what they will bring to the table,” said Alan J. Hyatt, president and chief executive officer.

Mr. Wayson is currently a managing partner at Wayson Land Holdings, L.P., a real estate investment and development group. Previously he served as Chairman of Childs Landscape Contractors, Inc. and Secretary/Treasurer for Hopkins & Wayson, Inc., a general contractor serving Maryland, D.C. and Virginia. In addition Wayson served in various positions on the Board of the Chesapeake Chapter of the Associated Builders & Contractors for 14 years. He was appointed by County Executive Janet Owens to the Anne Arundel Economic Development Corporation and held positions of Chairman of the

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Board and Treasurer for the Corporation. In 2002 he was appointed by Governor Glendenning to a 5-year term on the Anne Arundel County School Board. He holds a bachelor's degree from Salisbury State University and completed a program in Continuing Education and Leadership at Harvard University. Mr. Wayson is a life-long resident of Anne Arundel County and resides in West River.

“Konrad's management and leadership experience will be a valuable asset as Severn Bank grows and evolves. He also has a deep understanding and appreciation for the local area and its needs,” said Hyatt.

Mr. Lamon is currently a Senior Account Executive with G&G Outfitters, Inc. Previously he owned and operated John A. Lamon & Associates prior to the company being acquired by G&G. He is also a partner in Kentmorr Marina LLC. Mr. Lamon is extremely active in the Annapolis and Anne Arundel community. He is active as a coach and board member of Annapolis Youth Lacrosse Association (AYLA) and as Director of World Class Lacrosse Camps. Mr. Lamon holds a bachelor's degree from University of Maryland where he was a two-time All American lacrosse player. He is a life-long resident of the Annapolis area.

“John's combined business experience and connections to the community are incredible. His enthusiasm and commitment to serving the area are unmatched. He will definitely provide us with vast knowledge and a dedication to the success of a community bank,” said Hyatt.

About Severn Savings Bank

Founded in 1946, Severn Savings Bank, FSB is a full-service community bank offering a wide array of personal and commercial banking products as well as residential and commercial mortgage lending. It has assets exceeding \$900 million and four branches located in Annapolis, Edgewater and Glen Burnie. The bank specializes in exceptional customer service and holds itself and its employees to a high standard of community contribution. Severn is on the Web at www.severnbank.com.

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