



OFFICERS AND DIRECTORS 2009-2010

CHAIRMAN

Thomas Lofland

Senior Vice President
PNC Bank, N.A.
100 North Street
Elkton, MD 21921
410.621.0122 Fax: 410.620.0186
thomas.lofland@pnc.com

MEMBERS

Gary Barnoff

Vice President
Slavie Federal Savings Bank
1614 Churchville Rd.
Bel Air, MD 21015
443.265.5570 Fax: 443.265.5578
g.barnoff@slavie.com

Frank Duchacek

Senior Vice President & COO
The Patapsco Bank
1301 Merritt Blvd.
Dundalk, MD 21222
410.285.9319 Fax: 410.285.6790
fduchacek@patapsco.com

Robert E. Ernst, II

Sr. Executive Vice President—Chief Lending Officer
Susquehanna Bank
59 West Washington Street
Hagerstown, MD 21740
301.790.6524 Fax: 301.741.0919
robert.ernst@susquehanna.net

Teresa Greider

EVP & CFO
NBRS Financial Bank
6 Pearl Street
Rising Sun, MD 21911
410.658.5504 Fax: 410.658.6215
tgreider@nbrs.com

Kathleen M. Murphy

President & CEO
Maryland Bank Services, Inc.
186 Duke of Gloucester Street
Annapolis, MD 21401
443.837.1601 Fax: 410.269.1874
kmurphy@mdbankers.com

Charles Schwabe

EVP/Chief Administrative Officer
Howard Bank
6011 University Boulevard, Suite 370
Ellicott City, MD 21043
410.750.0020 Fax: 410.750.8588
cschwabe@howardbank.com

Tom Sterner

Chairman & CEO
Fraternity Federal Savings & Loan
764 Washington Blvd.
Baltimore, MD 21230
410.539.1313 Fax: 410.752.3806
tsterner@fraternityfed.com

Reid Tingle

Assistant Vice President
Bank of Ocean City
10005 Golf Course Rd.
Ocean City, MD 21842
410.524.6144 Fax: 410.524.3427
rtingle@bankofoceancity.com

Gary Will

Vice President, Credit Officer
OBA Federal Savings Bank
20300 Seneca Meadows Parkway
Germantown, MD 20876
301.916.0742 x234 Fax: 301.528.3516
gwill@obabank.com

OFFICERS

Pat Holle

VP—Professional and Business Development
Maryland Bankers Association
186 Duke of Gloucester St.
Annapolis, MD 21401
443.837.1607 Fax: 410.269.1874
pholle@mdbankers.com

Rebecca Stover

Professional and Business Development Coordinator
Maryland Bankers Association
186 Duke of Gloucester St.
Annapolis, MD 21401
443.837.1608 Fax: 410.269.1874
rstover@mdbankers.com