

2015

Annual Review



Middletown
Valley Bank.

Absolutely Exceptional Experiences
www.mvbbank.com



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Absolutely
Exceptional
Experiences



Letter From the PRESIDENT

Dear Shareholders,

As President and CEO of your bank and on behalf of the directors and employees, I present with tremendous pride the following summary of our 2015 results. I am pleased with the progress we have made during the year in both growing the bank and moving forward with our strategic plans. I am always grateful for the shareholder support and the confidence shown in our vision as we conducted our successful capital raise through April. The capital raise added \$6.7 million in capital before being discontinued due to potential merger discussions. The additional capital supported not only the asset growth throughout the year, but put the bank in a favorable position during the discussions.

Our 2014 efforts prepared the bank for the strategic moves made in 2015. We had focused on being poised for growth and strengthening the capital position. We built the infrastructure to accommodate increased volume in lending and deposits, added products, refreshed the bank's brand, and chose a location for our first branch in Hagerstown. The 2015 asset growth of nearly 36% directly results from the prior year preparations meeting market opportunity.

“Success is where preparation and opportunity meet.” - Bobby Unser

“Success is where preparation and opportunity meet” according to Indy 500 champ Bobby Unser. This came to mind when reflecting on 2015 as Middletown Valley Bank reaped the benefits of our reputation building efforts to take advantage of market conditions during the year. Due to the acquisition of a major commercial lender in the Washington County market, we were able to grow both loans and assets by twice our budgeted amounts. Loans net of reserve grew nearly 46% for the year and deposits grew 34%.

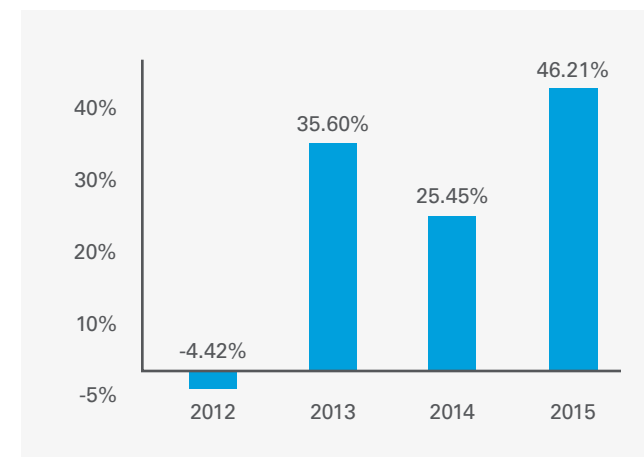
We also attribute 2015 growth to our commitment to the Hagerstown community reflected by the opening of our Eastern Boulevard branch on October 1, 2015. Events throughout the grand opening week were well attended as many came out to see what the “Absolutely Exceptional Experience” was all about.

Despite the rain, our army of employees in their Middletown Valley Bank sweatshirts made quite an impression on the dignitaries and others in attendance. The new branch opened 300 new accounts in the last three months of the year and ended the year with over \$30 million in deposits demonstrating the employee efforts were truly successful.

Those same employees continue to deliver each and every day as they process the increased volumes of work resulting from the growth. Having hired for growth in 2014, we were able to limit 2015 employee additions to only three, or 5% more than the 60 employees we began the year with. The increase in employee productivity allowed for a 21% increase in net interest income while limiting non-interest expense growth, excluding merger expenses, to just 6%.

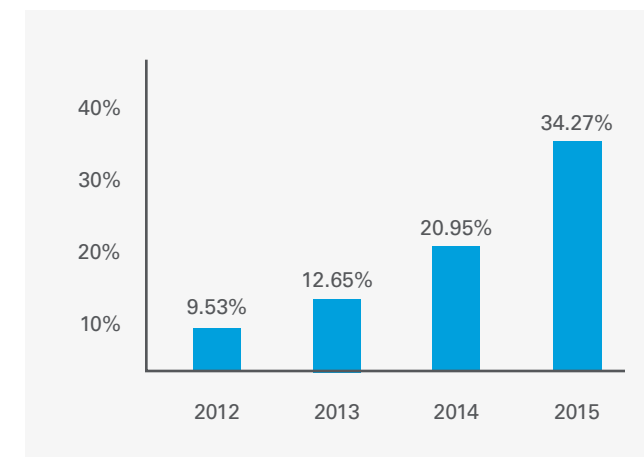
Loan Growth

Trailing 12 month Loan Growth



Deposit Growth

Trailing 12 month Deposit Growth





Hagerstown Location Grand Opening Celebration

Our employees also spend a tremendous amount of hours lending their leadership and support to a number of community events. The bank is involved in many area events including being the lead sponsor of the 2015 Polar Bear Plunge benefitting the Humane Society of Washington County and a co-lead on Hagerstown's Krumpes/Middletown Valley Bank Donut Drop on New Year's Eve. The Bank has increased its contributions budget providing strong support to the hospitals, community colleges, civic associations and other groups and events that improve the quality of life in our communities. Our employees take part with a smile on their face and joy in their hearts, which is the embodiment of our vision.

A number of processing changes were made during the year. Some improve the customer experience by empowering the customers' first point of contact. We have moved many functions from centralized operations to the branches in order to both build capacity within operations and allow customers to deal with decision makers.

Other changes made during the year included implementing efficiency improvements in our processing. Many items are

now processed electronically as images that were previously paper documents passed from department to department. We have streamlined processes after analysis of the steps involved and continue to reorganize tasks among departments.

The most significant operations change made during 2015 was to move our local area network from on-site servers to an outsourced, hosted network solution. Following the same principle as we did in outsourcing our core processing servers in 2011, the bank wishes to concentrate on serving customers versus managing data processing hardware. We continue to monitor the administration of the network, but no longer have the administration or upkeep of the physical servers.

Tremendous change and strong growth demand strong financial and risk management. The evolution of the bank's risk monitoring and measurement systems continued during the year. The reporting shows that we continue to reduce risk in the areas of credit quality, liquidity, and interest rate risk. Our risk monitoring process recognizes and measures the growing concentration of real estate loans and commercial and industrial loans. We are also seeing continued evolution of our budgeting

abilities with the enhanced budgeting software and cost center measurement implemented the prior year. We are now able to assign financial responsibility and accountability at the business unit level. Unit leaders are able to see the impact of their actions on their unit balance sheets and income statements.

Our 2014 efforts prepared the bank for the strategic moves made in 2015. We focused on being poised for growth and strengthening the capital position. We built the infrastructure to accommodate increased volume in lending and deposits, added products, refreshed the bank's brand, and chose a location for our first branch in Hagerstown. The 2015 asset growth of nearly 36% directly results from the prior year preparations meeting market opportunity.

While the financial results ultimately represent our 2015 performance, the growth in the dedication to our vision is what truly leads the way. Striving for the "Absolutely Exceptional Experience" guides our daily performance and ultimately shapes our annual financial performance. Performance highlights are featured on pages 9-14 of this review. The final 2015 financial statements are provided separately on pages 17-19.



2016 Krumpes Donut Drop



Community Free Clinic MUDD Volleyball



HEAL Color Splash 5K



Humane Society Polar Bear Plunge





Community
Banking at
Its Best

Our 2015 Annual PERFORMANCE

Net Interest Income

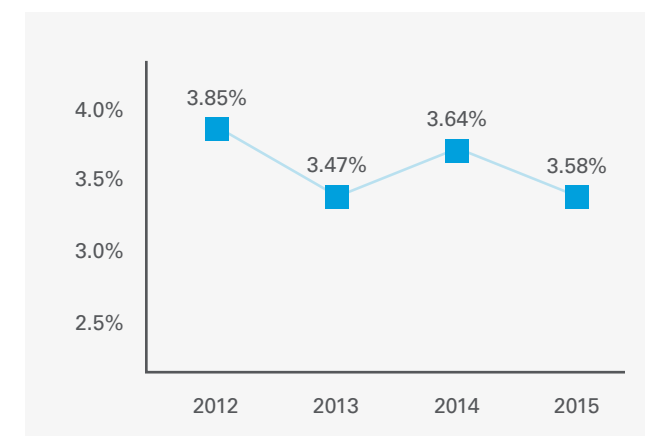
Net interest income, our largest source of operating revenue, increased \$1.1 million, or 21%, in 2015 versus 2014. Driven by the balance sheet growth, interest income grew \$1.3 million, or 23% while interest expense grew only \$158 thousand, even with the sizable growth in deposits.

Margin

The bank's net interest margin for 2015 was down six basis points at 3.58% from the prior year's 3.64%. The yield on average earning assets increased to 3.76% from 3.75% the prior year. The increase is attributed to the higher earning loans to earnings assets percentage, which reached 71.56% by year end. The higher concentration of earnings assets in loans offset a portion of the effect of both the loan yield and investment yields declining in 2015. The average loan yield decline is attributed to a higher portion of the portfolio being shorter term commercial lending. By year end, the weighted average maturity of our loan portfolio had decreased to 7.98 years from 10.53 years at December 31, 2014 and 16.05 years at year end 2011.

Net Interest Margin

Net Interest Income to Average Earning Assets



Cost of Funds

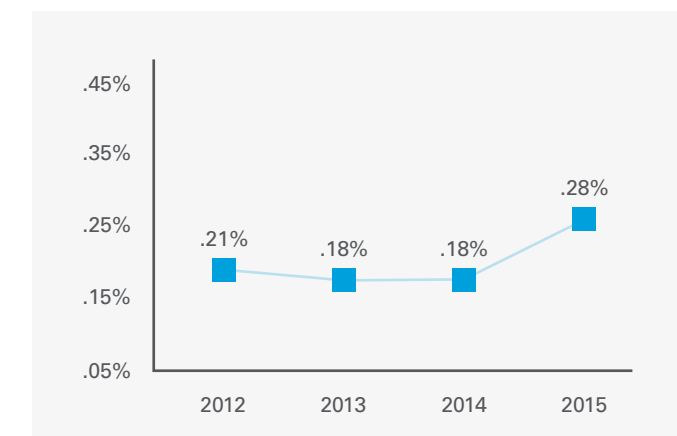
The bank's 2015 cost of funds increased to 0.28% from 0.18% in 2014, but remains low among our peers. Total deposits grew \$51.8 million or 34%. Average interest bearing funds were \$20.9 million or 20.6% higher than the prior year. Mitigating the increase in interest expense was an increase in the average non-interest bearing deposits of \$8.9 million or 19.3%. For the first time, the bank also employed short term Federal Home Loan Bank (FHLB) advances during the year.

Provision for Loan Losses

With the nearly \$50.4 million growth in loans in 2015, the bank needed to provision \$425 thousand for potential loan losses. This was up substantially from 2014 due to a large recovery in that year, but remained in line with our ending reserve to total loans percentage of 1.32%. The allowance estimate is based on a percentage of loan losses, which rises and falls with changing economic times and on reserve amounts specific to troubled loans. Our loan growth has diluted the effect of our troubled loans on our non-performing loan ratios allowing us to reduce the reserve percentage from 1.42% at year end 2014. The ratio

Cost of Funds

Interest Expense to Average Funds Employed





of non-performing loans to gross loans decreased from 2.60% at December 31, 2014 to 1.65% at December 31, 2015. We continue to address the problem loans by improving several loans for upgrade and moving other troubled loans out of the bank.

Non-Interest Income

Non-interest income was \$946 thousand for 2015 compared to \$944 thousand for 2014 for two reasons. Service charges on deposit accounts decreased \$40 thousand due mainly to the introduction of a no minimum balance account, encouraging exclusively electronic delivery methods and putting in place a more customer-friendly fee schedule. Account analysis fees on new commercial accounts have yet to materialize due to the timing of the Hagerstown branch opening in October but represent a tremendous opportunity for the future. 2015 non-interest income also reflects expense related to the write-off of \$36 thousand in remaining book value of computer servers no longer in use since moving to a hosted network system in 2015. VISA® check card income remained a bright spot with continued growth tied to new account growth. For the year, non-interest income was 0.45% of average earning assets.

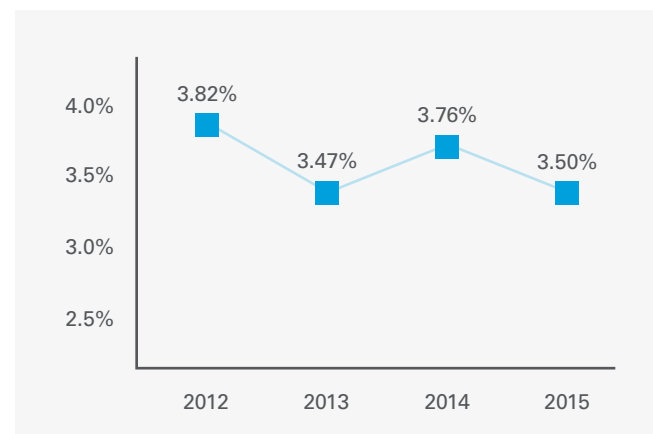
Non-Interest Expense

Non-interest expenses, including \$359 thousand to complete due diligence on the potential merger, increased \$739 thousand or 12% in 2015 compared to 2014. Minus the merger-related costs, which were for consulting in the areas of legal, accounting, and investment banking, the growth was 6%. As would be expected given our balance sheet growth, compensation expenses grew by \$265 thousand or 7%. The increase is evenly attributable to staffing the new branch and the full year impact of prior year hiring to solidify the lending and operations infrastructure prior to growth. Other contributors to the non-interest expense increase were occupancy expenses related to the opening of the Hagerstown branch, the completion of deferred maintenance on the Middletown branch exterior, and a substantial repaving of the Jefferson branch parking lot. As a percentage of average assets, the non-interest expense decreased to 3.50% from 3.76% the prior year even with including the merger-related costs.

We continue to monitor our personnel overhead position. For the year 2015, the bank's salary and benefits as a percentage of average earning assets was 1.77%, 28 basis points below our local peer group.

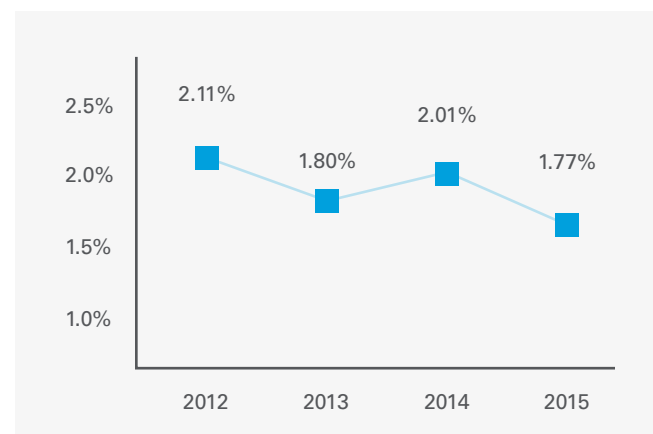
Non-Interest Expense

Non-Interest Expense to Average Earning Assets



Personnel Expense

Salary & Benefits Expense to Average Earning Assets



Profitability

Pre-tax net income before merger costs increased 18% to \$794 thousand for the year ending December 31, 2015 compared to the 2014. Including merger-related costs and taxes, net income decreased to \$366 thousand from \$497 thousand in 2014. Earnings on continuing operations continued to grow after our third year of strong loan growth. Additional years of strong loan and deposit growth should increase profitability.

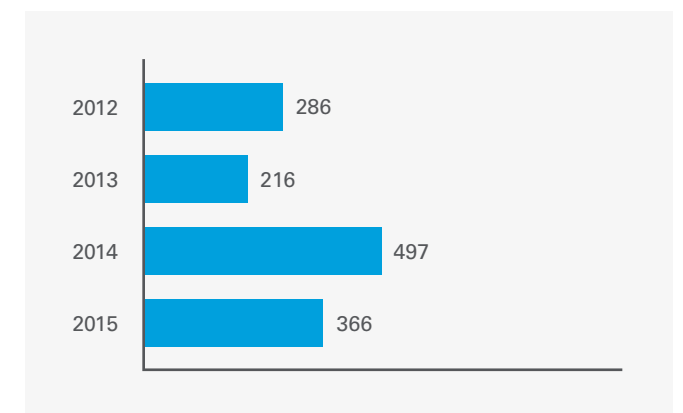
Merger-related expenses heavily impacted the final 2015 return on assets percentage (ROA) and return on equity percentage (ROE) which were 0.18% and 1.48%, respectively. The ROA and ROE without merger-related expenses show steady improvement but demonstrate the need for efficiencies and economies of scale.

Dividends of \$102 thousand were paid during the year, which represented a payout ratio of 27.87%. While the dividend was

held at \$0.02 per share per quarter, there were more shares outstanding than in 2014 due to the capital raise.

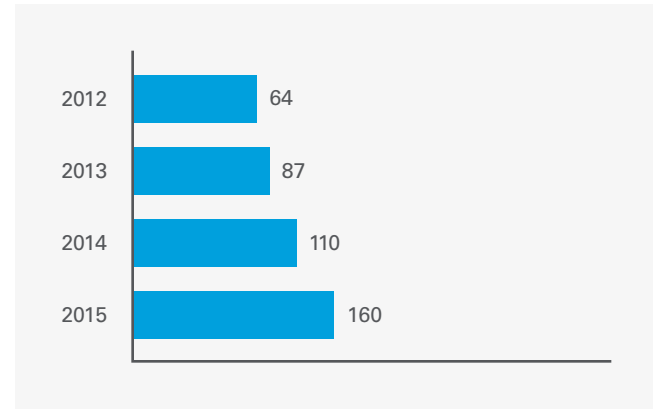
Net Income

(dollars in thousands)



Loans, Net

Dollars in Millions



There has been a tremendous amount of investment made in our bank in the past several years. Revenue growth is beginning to outpace overhead growth. Substantial effort was put toward restructuring the balance sheet, improving the products offered, and preparing the bank for balance sheet growth. While we are happy to have not had a year of negative earnings during our efforts, we are dedicated to implementing strategic plans to achieve acceptable profitability and create value for your investment. We appreciate your interest from the beginning in understanding our plans and goals through this process.

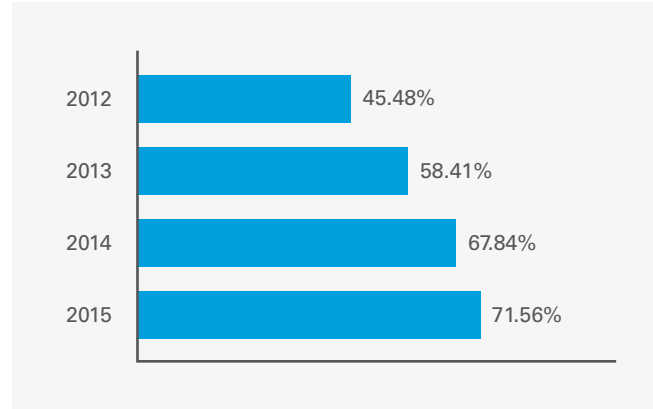
Balance Sheet Growth

Middletown Valley Bank was one of the fastest growing banks in the country in 2015 organically growing assets nearly 36%, or \$62.7 million from December 31, 2014 to December 31, 2015.

Net Loans grew 45.9%, or \$50.4 million in 2015. The loan growth compares to 26.2%, or \$22.8 million, during 2014 and 2013 growth of \$23.4 million, or 36%. The loan growth was mostly in commercial loans. The commercial product enhancements made previously allow the bank to meet the needs of the business customer providing us large commercial deposit accounts and potential fee income. Loans are now better than 70% of our earning assets where they were below 46% of earning assets at year end 2012.

Loan Volume

Earning Loans to Earning Assets



Total investment securities were up as we made additional purchases to collateralize certain deposits and to continue to structure the portfolio for cash flow to fund future lending. The investment portfolio ended the year at \$48.0 million up 26.7% from the \$37.9 million at year end 2014. The investment portfolio is primarily structured for cash flow supplementation and as a liquidity cushion.

Cash and Federal Funds was \$16.1 million on December 31, which was essentially the same as the prior year's \$16.4 million. The substantial loan pipeline combined with the potential for large deposit fluctuations make the cash position volatile. While we have developed alternative funding sources in the event of shortfalls, significant cash is presently maintained as we regularly experience large deposit fluctuations related to some new commercial accounts.

Deposits grew the previously mentioned 34.3%, or \$51.8 million, in 2015. This compares to growth of \$9 million (6.3%) the prior year. All categories of deposits reflected growth in 2015. Non-interest bearing demand deposits, which represented 33% of our total deposits at year end, grew \$21.2 million, or 45.5%. Interest bearing demand deposits grew \$6.7 million (65.5%) in 2015. Certificates of deposit of \$100,000 and over, which represent 11% of our deposits at year end, increased \$15.7 million; growth of 251% year over year.

While a substantial portion of our deposit growth is from the Hagerstown branch, the remaining branches have also added to the balance sheet. We expect additional growth in all markets in 2016 with the Hagerstown branch leading the way.

Federal Home Loan Bank (FHLB) borrowings at December 31, 2015 total \$9.2 million and were a mixture of one month, three month, and six month advances. The borrowings were first taken to fund loan demand ahead of deposit growth expected with the fourth quarter Hagerstown branch opening. The decision was made to continue the borrowings in order to fund the purchase of securities to serve as required collateral for specific deposits. With the capital raise giving the bank excess capital, the leverage provided by the borrowing was deemed good for improving returns.

Credit Quality

Loan growth as we have experienced brings expected concern over the ability to maintain strong credit quality standards. The bank follows stringent loan documentation and monitoring processes and is aggressively managing problem loans. Much of our growth has been with strong, experienced borrowers that have recognized our ability to provide exceptional service. As a result, we are adding substantial loan volume while

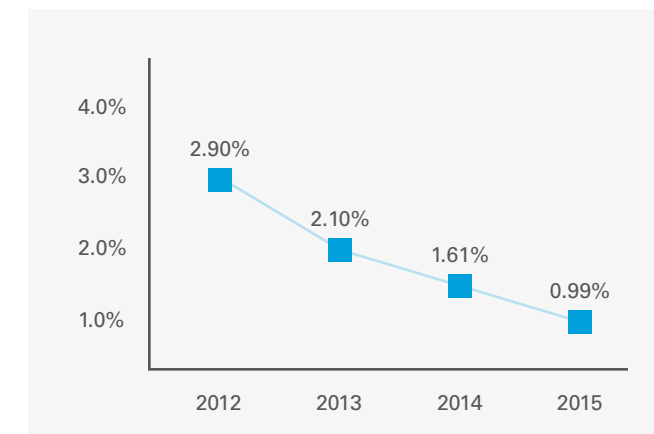
maintaining the previous amount of troubled loans. All of the typical measures of credit quality are therefore showing improvement as the effect of the static troubled loans is diluted by quality loan volume. Non-performing loans as a percentage of total loans were reduced from 2.60% to 1.65%. Non-accrual loans decreased in 2015 due to one commercial non-owner occupied loan for \$387 thousand being moved out of the bank via refinance elsewhere.

Non-performing assets amounted to \$3.4 million, or 1.41% of total assets, at December 31, 2015 compared to \$3.1 million or 1.77% of total assets at December 31, 2014. The increase was due to a \$455 thousand increase in Other Real Estate Owned (OREO) and one additional residential first lien loan moving to non-accrual. There were two new OREO properties added in 2015, which included one single family residence and one residential building lot. The increase was offset by the movement of the commercial non-owner occupied loan which paid in full.

The Allowance for Loan Loss ended 2015 at 1.32% of loans reflecting the improving economic outlook and the improvement in the credit quality indicators for the loan portfolio.

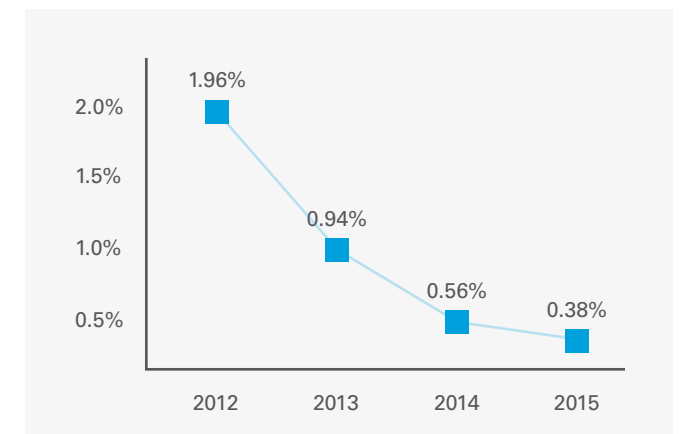
Loan Loss Exposure

Non-Performing Loans to Total Loans



Loan Loss Exposure

Loans 30-89 Days Past Due as a percent of Total Loans



Capital Adequacy

The bank ended the year with strong capital of 10.4% of assets due mostly to the additional capital raised between September, 2014 and April, 2015. The ratio was down from 12.0% at December 31, 2014 with the successful deployment of capital via balance sheet growth. The merger is another method to deploy excess capital. The other comprehensive loss portion of equity is the unrealized loss of book versus market value on the investment securities. The loss is \$53 thousand higher than at December 31, 2014, which is 34.6% more. The investment securities portfolio grew by 26.7% during the same period. Rising rates in the future will increase the unrealized loss position as the market desires higher returns. The effect on capital of such change is another reason for our goal of limiting the portion of earning assets in securities. The end of year book value per share was \$19.20, up from \$19.12 the previous year end on a comparative basis.

Closing

In 2015 we were successful in growing the bank by taking advantage of both the reputation we have built and market conditions. A great deal of work was completed prior to 2015 in order for the bank to handle the tremendous growth rates and the effort given by the employees in 2015 was truly exceptional.

The growth helped the bank deploy excess capital. The strategic plan progress is a testament to the hard work of our employees and directors. We have considerably improved our overall risk position and we have positive momentum in both the balance sheet and income statement. I believe we are building a larger, stronger, more profitable bank. I thank you for your patience, and support in our pursuit of the "Absolutely Exceptional Experience"



Schedule of Financial STATEMENTS

Statements of Condition

DECEMBER 31, 2015 AND 2014

	2015	2014
ASSETS		
Cash and due from banks	\$10,816,268	\$7,419,924
Federal funds sold	5,297,673	9,008,258
FHLB Stock, at cost	548,900	152,300
Securities available for sale, at fair value	47,991,702	37,881,140
Loans held for sale	857,500	255,000
Loans, net of allowance for loan losses of \$2,150,057 (2015) and \$1,584,283 (2014)	160,277,053	109,838,003
Bank premises and equipment, net	4,918,688	4,306,315
Accrued interest receivable	501,329	374,014
Refundable income taxes	241,809	100,020
Deferred taxes, net	951,740	953,155
Other real estate owned, net	671,117	215,523
Bank owned life insurance	4,404,629	4,292,523
Other assets	609,115	542,872
TOTAL ASSETS	<u>\$238,087,523</u>	<u>\$175,339,047</u>
LIABILITIES		
Deposits:		
Demand	\$67,774,021	\$46,591,711
Interest-bearing demand	58,763,415	44,768,691
Savings	39,453,141	39,196,575
IRA savings accounts	5,586,266	5,264,034
Time and IRA	31,379,471	15,336,631
Total deposits	<u>202,956,314</u>	<u>151,157,642</u>
Borrowings	9,200,000	-
Accrued interest payable	16,659	3,217
Unaccepted stock subscriptions	-	328,871
Other liabilities	1,229,679	1,097,075
TOTAL LIABILITIES	<u>213,402,652</u>	<u>152,586,805</u>
SHAREHOLDERS' EQUITY		
Preferred stock, \$1 par value; 1,000,000 shares authorized; no shares issued and outstanding	-	-
Common stock, \$1 par value; 4,000,000 shares authorized; 1,285,774 shares issued and outstanding at December 31, 2015; 1,092,733 shares issued and outstanding at December 31, 2014;	1,285,774	1,092,733
Common stock, subscribed not yet issued	-	1,869,809
Surplus	9,834,589	6,435,862
Retained earnings	13,770,760	13,506,513
Accumulated other comprehensive loss	<u>(206,252)</u>	<u>(152,675)</u>
TOTAL SHAREHOLDERS' EQUITY	<u>24,684,871</u>	<u>22,752,242</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>\$238,087,523</u>	<u>\$175,339,047</u>

Statements of Income

YEARS ENDED DECEMBER 31, 2015 AND 2014

	2015	2014
INTEREST INCOME		
Interest and fees on loans	\$6,178,136	\$4,865,019
Interest on investment securities:		
U.S. government	176,071	104,746
Mortgage backed	366,360	472,483
Municipal	145,444	140,434
Other interest	30,651	7,425
TOTAL INTEREST INCOME	<u>6,896,662</u>	<u>5,590,107</u>
INTEREST EXPENSE		
Interest on deposits:		
Savings	19,631	18,868
Interest-bearing demand	116,414	96,235
Time	187,856	64,540
Interest on borrowed funds	13,783	143
TOTAL INTEREST EXPENSE	<u>337,684</u>	<u>179,786</u>
NET INTEREST INCOME	6,558,978	5,410,321
PROVISION FOR (RECOVERY OF) LOAN LOSSES	424,659	(221,975)
NET INTEREST INCOME AFTER PROVISION FOR (RECOVERY OF) LOAN LOSSES	<u>6,134,319</u>	<u>5,632,296</u>
NON-INTEREST INCOME		
Service charges on deposit accounts	461,436	500,834
VISA check card income	273,897	248,665
Gain (loss) on sales and calls of securities, available for sale	19,511	(9,644)
Gain on sales of loans	62,647	42,413
Gain (loss) on disposition of fixed assets	(36,270)	-
Bank owned life insurance income	112,106	112,248
Other operating income	53,165	49,683
TOTAL NON-INTEREST INCOME	<u>946,492</u>	<u>944,199</u>
NON-INTEREST EXPENSE		
Salaries and employee benefits	3,371,230	3,105,766
Occupancy expense	501,427	420,778
Equipment expense	417,042	348,201
Loss on sale and impairment of other real estate owned	-	75,900
Data and item processing expense	902,811	874,202
FDIC Insurance expense	130,050	126,311
Other operating expense	963,908	954,349
Merger Cost	358,961	-
TOTAL NON-INTEREST EXPENSE	<u>6,645,429</u>	<u>5,905,507</u>
INCOME BEFORE INCOME TAXES	435,382	670,988
INCOME TAXES	69,376	173,726
NET INCOME	<u>\$366,006</u>	<u>\$497,262</u>

Additional Schedules

YEARS ENDED DECEMBER 31, 2015 AND 2014

	2015	2014
CHANGES IN EQUITY CAPITAL		
Total equity capital as of December 31, prior year	\$22,752,242	\$17,174,063
Net Income (Loss)	366,006	497,262
Plus: Sale of common stock	1,797,970	4,391,736
Plus: Sale of treasury stock	-	102,938
Less: Capital raise expense	76,011	-
Less: Purchase of treasury stock	-	(22,400)
Less: Cash dividends declared on common stock	(101,757)	(64,858)
Less: Reclassification Adjustment	-	5,840
Change in Unrealized Gain/(Loss) on AFS Securities	(53,577)	667,661
Total Equity capital end of current period	<u>\$24,684,871</u>	<u>\$22,752,242</u>
PAST DUE AND NONACCRUAL LOANS, LEASES AND OTHER ASSETS		
Past due 90 days or more and still accruing:		
Real Estate Loans	-	4,929
Installment Loans	-	-
Commercial (time and demand) and all other loans	-	-
Total	<u>-</u>	<u>4,929</u>
Nonaccrual:		
Real Estate Loans	1,569,897	1,774,438
Installment Loans	-	-
Commercial (time and demand) and all other loans	40,321	18,596
Total	<u>1,610,218</u>	<u>1,793,034</u>
Total Debt Restructure Loans (TDR's)	<u>1,688,632</u>	<u>1,973,049</u>
TOTAL NON-PERFORMING LOANS	<u>3,298,850</u>	<u>3,771,012</u>
Non Performing Loans to Total Loans	2.60%	4.23%
CHANGES IN ALLOWANCE FOR LOAN AND LEASE LOSSES		
Balance as of December 31, prior year	1,584,283	1,771,378
Recoveries	204,631	42,700
Less: Charge-offs	(63,516)	(7,820)
Provision for Loan and Lease Losses	424,659	(221,975)
Balance as of December 31, year end*	<u>\$2,150,057</u>	<u>\$1,584,283</u>

I, Robert E. Goetz, Jr. President and CEO of Middletown Valley Bank, do hereby declare that the accompanying schedules have been prepared in conformance with the instructions issued by the federal and state banking authorities, and are true to the best of my knowledge and belief.

Robert E. Goetz, Jr. President & CEO

Additional detailed information is available upon written request by contacting any of the officers of Middletown Valley Bank. This statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation (FDIC).



Board of DIRECTORS

James H. Clapp - Chairman of the Board
Committees: Governance Committee (Chair), Audit Committee (Chair), and Directors Loan Committee (Note: Chairman of the Board can sit on any Committee Meeting)

Robert E. Goetz, Jr. - President & CEO
Committees: Directors Loan Committee and Board Asset Liability Committee (ALCO) - Attends all Committee Meetings

John T. Routzahn, III - Vice Chair
Committees: Personnel & Compensation Committee (Chair) and Audit Committee

Richard L. Kefauver
Committees: Directors Loan Committee, Personnel & Compensation Committee, and Governance Committee

James G. Pierre
Committees: Board ALCO (Chair), Audit Committee, and Directors Loan Committee

A. Dennis Remsburg
Committees: Personnel & Compensation Committee and Board ALCO

J. Thomas Routzahn, Jr.
Committees: Governance Committee and Audit Committee

John J. Rudy
Committees: Personnel & Compensation Committee, Community Reinvestment Act (CRA) Committee, and Board ALCO

Todd M. Snook
Committees: Directors Loan Committee (Chair), Board ALCO, and Governance Committee

2015 Executive Officers

Robert E. Goetz, Jr. - President & Chief Executive Officer

J. Michael Hill - Executive Vice President & Chief Operating Officer

Dawn R. Woods - Corporate Secretary

Our Bank LOCATIONS

MAIN OFFICE BRANCH

24 West Main Street/P.O. Box 75
Middletown, MD 21769
301.371.6700

MIDDLETOWN BRANCH

803 East Main Street
Middletown, MD 21769
301.371.6060

JEFFERSON BRANCH

3848 Jefferson Pike
Jefferson, MD 21755
301.473.8660

MYERSVILLE BRANCH

3001 Ventré Court
Myersville, MD 21773
301.293.3400

BOONSBORO BRANCH

6721 Old National Pike
Boonsboro, MD 21713
301.432.3925

HAGERSTOWN BRANCH

1101 Professional Court
Hagerstown, MD 21740
301.800.7950





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