

March 8, 2004

FOR IMMEDIATE RELEASE

**AFFINITY BANK OF PENNSYLVANIA  
DECLARES 25% STOCK DIVIDEND**

Wyomissing, PA – The Board of Directors of Affinity Bank of Pennsylvania today announced a five for four stock split of the bank’s common stock, payable in the form of a 25% stock dividend for shareholders of record as of March 15, 2004, payable on March 31, 2004.

“The success and growth of Affinity Bank during our first year of operation has surpassed our expectations and we are extremely pleased to announce this stock dividend for our shareholders,” said Steve Ehrlich, Affinity Bank Chairman, President and CEO. “In the short time the bank has been open, assets have grown to more than \$60.0 million, which is a confirmation of our belief that the people in Berks County desired and would support a locally owned and locally managed community bank,” Ehrlich further stated.

Affinity Bank opened for business in April 2003 and is the first newly chartered state bank in Berks County since 1987. Affinity Bank’s corporate and main banking offices are located in The Corporate Campus at Spring Ridge, 1310 Broadcasting Road, Spring Township.

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