

October 12, 2005

FOR IMMEDIATE RELEASE

**AFFINITY BANK OF PENNSYLVANIA ANNOUNCES PURCHASE
OF BRANCH FROM SUSQUEHANNA PATRIOT BANK**

Wyomissing, PA – Affinity Bank of Pennsylvania announced today that it has signed an agreement to purchase the Sinking Spring branch of Susquehanna Patriot Bank, an affiliate of Susquehanna Bancshares, Inc. (Nasdaq:SUSQ) for an undisclosed sum. The branch is located at 3101 Shillington Road, Sinking Spring, PA.

Under the terms of the agreement, Affinity Bank will assume approximately \$2.5 million in deposits from Susquehanna. The transaction, which is subject to regulatory approval, is expected to close by December 31, 2005.

Steven A. Ehrlich, Chairman, President and CEO of Affinity Bank of Pennsylvania, said “We are pleased to have the opportunity to acquire this office and welcome the Susquehanna Patriot Bank customers to Affinity Bank. This branch will further expand our presence in Berks County and provide our customers with the convenience of a third branch location.”

The branch acquisition announcement quickly follows the Bank’s opening of its downtown Reading branch on October 6, 2005.

Affinity Bank of Pennsylvania, which opened for business in April 2003, has \$91.6 million in assets and is headquartered in Wyomissing, PA. The Bank operates two full-service banking offices at 1310 Broadcasting Road, Wyomissing and 29 North Sixth Street, Reading.

Contact: Steven A. Ehrlich, Chairman, President and CEO
Affinity Bank of Pennsylvania
610-898-7700