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Stonebridge Bank Receives Bankrate.com Top Tier Award

West Chester, PA – February 14, 2005 –West Chester, PA-based Stonebridge Bank has received the Bankrate.com® *Top Tier* award for consistently offering annual percentage yields (APYs) that were among the highest reported in the financial web site's 100 Highest Yields® for 4th quarter 2004.

The Bankrate.com® *Top Tier* award assists individual consumers in identifying those institutions that consistently offer high-yield, FDIC-insured deposit products and is presented quarterly.

According to George Agle, Stonebridge Bank Chief Executive Officer, "Stonebridge Bank's key strategy is offering our customers products that are consistently in the top yield tier, both locally and nationally. With this award Bankrate.com has affirmed our success in providing superior banking value."

About Stonebridge Bank

Stonebridge Bank is positioned as the Delaware Valley's Local Internet Bank™, combining community banking with advanced online technology. Based in West Chester, PA, Stonebridge Bank serves commercial banking customers through locations in PA,

DE, MD and NJ while offering customers around the nation a complete range of retail banking services through www.stonebridgebank.com.

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