



FOR IMMEDIATE RELEASE

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Old Harbor Bank

The Board of Directors of Old Harbor Bank is pleased to announce the appointments of the following officers:

Barry K. Miller will serve as President and Chairman;
William W. Short, Chief Operating Officer and Senior Lender;
Jeff Seligsohn, Executive Vice President and Chief Financial Officer,
James Ray, Senior Vice President/Commercial Lending;
Patty Renwick, Banking Officer, Senior Paralegal & Loan Operations Manager
Cindy Smith, Banking Officer, Deposit Operations Manager.

Opened on July 14, 2003, Old Harbor Bank, located at 2605 Enterprise Road East, Clearwater, offers a full-service line of banking products and services. The bank is owned and operated locally to provide the highest level of personalized service and attention to our customers.

Old Harbor Bank is a newly formed commercial bank that completed its initial public offering and has common stock which is trading on the Pink Sheets Electronic Quotation Service under the symbol "OHBK".

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