



# HEBRON SAVINGS BANK

## Hebron

101 N. Main Street  
P.O. Box 59  
Hebron, MD 21830  
410-749-1185  
fax 410-543-0703

## Salisbury

415 E. Carroll Street  
Salisbury, MD 21804  
410-742-8526  
fax 410-742-8630

Quantico Square  
1008 W. Main Street  
Salisbury, MD 21801  
410-543-9183  
fax 410-543-9401

1310 Mt. Hermon Road  
Salisbury, MD 21804  
410-546-8118  
fax 410-546-8050

## Sharptown

303 Main Street  
P.O. Box 236  
Sharptown, MD 21861  
410-883-3121  
fax 410-883-2322

## Vienna

100 Market Street  
P.O. Box 158  
Vienna, MD 21869  
410-376-3186  
fax 410-376-0343

## Cambridge

6 Cedar Street  
Cambridge, MD 21613  
410-228-9202  
fax 410-228-5787

## Princess Anne

30499 Mount Vernon Road  
Princess Anne, MD 21853  
410-651-1722  
fax 410-749-5528

## Fruitland

108 E. Cedar Lane  
Fruitland, MD 21826  
410-860-4884  
fax 410-860-2662

## Crisfield

57 Richardson Avenue  
Crisfield, MD 21817  
410-968-0500  
fax 410-968-0550

June 9, 2010

To whom it may concern:

During the last ten years, I have had the wonderful privilege of providing John Camp, Howard Crossan and their related entities with deposit services and various commercial loans. All deposit accounts and all loans have been handled perfectly. I have had the opportunity to finance several large commercial projects for John and Howard and every project has performed to everyone's expectations. Their credit is excellent, they are very honest and proactive, and they are extremely knowledgeable in their profession. I highly recommend them as clients.

Sincerely,

Gregory W. Johnson  
President/CEO