

PRESS RELEASE

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New Palm Harbor Branch Coming Soon

FOUR STAR* rated Jefferson Bank in Oldsmar will open its second full service location mid October in North Pinellas County, continuing the Bank's planned expansion.

The 3,500 square foot branch is located in the 3 story Harbor Park office building behind Starbucks at US 19 and Nebraska and features 3 drive-in lanes, a walk-up ATM, along with the competent, friendly service for which Jefferson is known.

Bob McGivney, Chairman /CEO said, "This is a return home to the North Pinellas County communities of Tarpon Springs, Palm Harbor, Ozona and Crystal Beach. Many of our shareholders, customers and friends live and do business in North Pinellas County. This location has been a bank branch for over 25 years so it is a familiar location. Jefferson is located in Oldsmar, Palm Harbor and *virtually everywhere*."

About Jefferson Bank of Florida

Jefferson Bank is a community bank, founded by a local Board of Directors, owned by local shareholders, and operated by seasoned bankers. The bank is focused on serving the entrepreneurs, professionals and residents and actually understands the condition of the local market. Jefferson Bank provides a full range of financial services including business, personal and mortgage loans. Find Jefferson Bank on the Web at www.JeffersonBankFL.com.

^{*} www.BauerFinancial.com