



P.O. Box 70
Glen Burnie, Maryland 21060-0070

410-766-3300
www.thebankofglenburnie.com

"Your Own Local Bank"

March 30, 2005

2520005097378

Secretary of Labor
Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Re: The Bank of Glen Burnie Post-2004 Executive Deferred Compensation Plan

Dear Secretary:

Pursuant to Section 2520.104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to The Bank of Glen Burnie Post-2004 Executive Deferred Compensation Plan, the undersigned intends to utilize the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974 ("ERISA"), which alternative form of compliance is provided in the Regulations Section cited above.

Pursuant to Regulations Section 2520.104-23(b), the following information is provided:

1. Name and Address of Employer

The Bank of Glen Burnie
106 Padfield Boulevard
Glen Burnie, Md. 21061

2. Employer Identification Number: 52-0575023

3. The Employer maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The approximate number of initial participants in the Plan is two.

Anne Arundel County's Oldest Independent Commercial Bank

Glen Burnie
410-768-8852

Crownsville
410-923-2200

Odenton
410-674-2200

Linthicum
410-487-8500

Riviera Beach
410-437-2070

Severn
410-551-2100

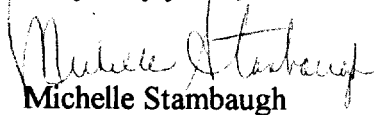
Severna Park
410-544-0270

South Crain
410-766-5343

4. In addition to the Plan described above, the Employer maintains The Bank of Glen Burnie Pre-2005 Executive and Director Deferred Compensation Plan which provides deferred compensation and other benefits to a select group of management or highly compensated employees.

Pursuant to Regulations Section 2520.104-23(b)(2), the Employer will provide plan documents to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

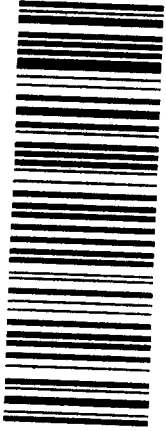
Very truly yours,

A handwritten signature in cursive script, appearing to read "Michelle Stambaugh".

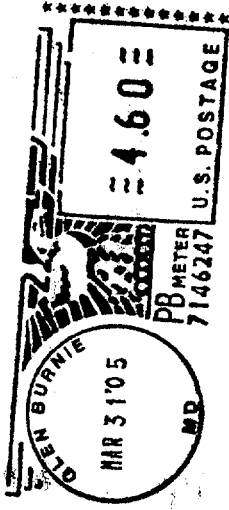
Michelle Stambaugh
Director Human Resources

BANK OF GLEN BURNIE
P.O. Box 70
GLEN BURNIE, MARYLAND 21060-0070

CERTIFIED MAIL



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Washington DC. 20210*

**RETURN RECEIPT
REQUESTED**