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U.S. DEPARTMENT OF LABOR
OFFICE OF PENSION AND BENEFIT PROGRAMS

06 MAY 31 AM 11:19

May 15, 2006

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Notice of Plan(s)
Of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Harford Bank
8 W. Bel Air Avenue
P.O. Box 640
Aberdeen, MD 21001

2. Federal Employer Identification No. (EIN):

52-0799113

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective April 21, 2006.

For You, For Your Community, For A Lifetime

ABERDEEN
8 W. Bel Air Ave.
Aberdeen, MD 21001
P.O. Box 640
410-272-5000
FAX 410-272-0533

ABINGDON
2905 Emmorton Rd.
Abingdon, MD 21009
P.O. Box 240
410-569-7010
FAX 410-569-4107

BEL AIR
505 S. Main St.
Bel Air, MD 21014
P.O. Box 350
410-838-7001
FAX 410-638-9331

BEL AIR
545 Marketplace Dr.
Bel Air, MD 21014
P.O. Box 363
410-893-0900
FAX 410-638-2251

HAVRE DE GRACE
960 Revolution St.
Havre de Grace, MD 21078
P.O. Box 505
410-939-0300
FAX 410-939-0301

JOPPATOWNE
501 Riviera Dr.
Joppa, MD 21085
P.O. Box 250
410-679-2070
FAX 410-679-3563

**Top Hat Exemption
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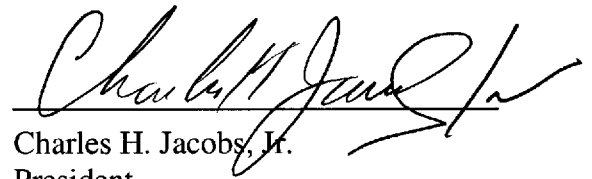
4. There are ten (10) directors and seven (7) executives for a total of seventeen (17) participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

Very truly yours,

Harford Bank

By:


Charles H. Jacobs, Jr.
President

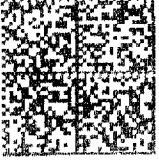


8 WEST BEL AIR AVENUE
PO BOX 840
ABERDEEN, MD 21001

RETURN SERVICE REQUESTED



02 1A
0004386170 MAY 25 2006
\$ 00.39⁰⁰
MAILED FROM ZIP CODE 21001



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Washington, DC 20210

