

For Immediate Release  
April 8, 2004  
Contact: Julie Hohman  
Phone: 304/232-4544

## **MAIN STREET BANK MILESTONE ANNOUNCED DURING SHAREHOLDERS MEETING**

### **\$100 Million in Total Assets Achieved in Less Than Three Years**

(Wheeling, WV – Thursday, April 8, 2004) – Richard Lucas, president and CEO of Main Street Bank in Wheeling, announced today that the bank has reached \$100 million in total assets in less than three years of opening.

The announcement was made during the annual shareholders meeting. Lucas said that the “milestone” was reached on March 31, 2004.

“I am pleased to report that the financial results of Main Street Bank continue to exceed expectations. We believe our shareholders should be pleased and proud that the value of their investment continues to increase,” said Lucas.

Main Street Bank is a wholly owned subsidiary of Main Street Financial Services Corporation. As of the latest market valuation, the common stock of Main Street Financial Services Corporation has seen a 40 percent increase in value since the corporation began business.

During the meeting, Lucas presented the financial results for the period ended December 31, 2003. As of March 31, 2004, the bank has grown total assets to \$100 million, total deposits and borrowings of \$92 million and total loans of \$78 million.

As of December 31, 2003, and December 31, 2002, total assets were \$96 million and \$74 million, respectively. Net income for the twelve months ended December 31, 2003, was \$917,000, or \$1.30 per share. Return on equity for the twelve months ended December 31, 2003, was 13.73%.

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“Main Street Bank, being locally owned and locally managed, offers our customers a great depth of products. While maintaining extended hours of operations for our customers convenience, and a high level of personal service, we also offer a broad range of lending and deposit services, free online banking, free checking products, 24/7 phone banking, debit and credit card services, ATM convenience, all the while providing these products with very low or no service fees to the customer,” Lucas added.

The Main Street Bank Board of Directors for the coming year were announced during the meeting. They are: Bill Medovic, Bruce Wilson, Richard Lucas, Cheri Schemp, Thomas Galinski, Michael Baker, Thomas Anthony, Danny Aderholt, John DeBlasis, Richard Mansuetto, E. David Mathieu, Mark Staley and Dr. Carlos C. Jimenez.

Main Street Bank, located at 2001 Main Street in Wheeling, was founded June 20, 2001, and its parent corporation, Main Street Financial Services Corporation, was founded June 20, 2003.

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