

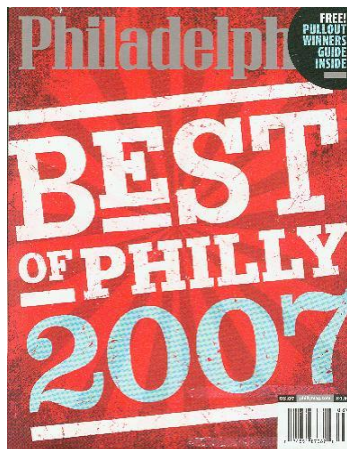


July 30, 2007

Marketing Communications

Willow Financial Bank named "Best of Philly"

Philadelphia Magazine selects WFB as "Best Neighborhood Bank"



We're proud to announce that *Philadelphia Magazine* has named Willow Financial Bank the "Best Neighborhood Bank" as part of its annual "Best of Philly" awards. The announcement was made in the magazine's August issue, which is on newsstands today.

We were noted for our great service, great products and awareness of our brand. It is a tremendous honor for us to be recognized by such a credible magazine.

The "Best of Philly" awards cover all imaginable categories ... everything from "Best Cheesesteak" to the "Best Electrician" and rates products and services in an area that spans from The Poconos all the way to the Jersey shore.