

**For Immediate Release**  
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## **Main Street Bank Holds Annual Meeting of Shareholders**

(WHEELING) – The fifth annual meeting of the shareholders of Main Street Financial Services Corp was held at the Fort Henry Club in downtown Wheeling at 4 p.m. today. Main Street Financial Services Corp is the parent company of Main Street Bank, a locally owned and managed banking company with locations in Wheeling and Wellsburg, W.Va.

Shareholders, directors, and bank personnel were present for the meeting in which the bank's board of directors were elected for the coming year. Members of the board of directors elected were William Medovic, Bruce Wilson, Richard Lucas, Cheri DeBlasis, Nick Sparachane, Thomas Galinski, Michael Baker, Thomas Anthony, Danny Aderholt, John DeBlasis, Richard Mansuetto, E. David Mathieu, Mark Staley and Dr. Carlos C. Jimenez.

Bill Medovic, chairman of the board of directors, opened the meeting by welcoming the shareholders.

“Thank you, the shareholders, customers, officers, staff and board of directors of the bank for the tremendous successes the bank has obtained in our five years of service to the area” said Medovic.

Rich Lucas, president and CEO of Main Street Bank commented, “Main Street Bank became a profitable banking operation early in our second year of operations and has posted earnings each quarter since then. Because of the success of the company, we have been able to expand our service area. The building and opening of our DeNovo Bank in the Brooke County market was a great endeavor for the bank. We have the same high-touch, high-service atmosphere along with the most current technology delivery in the Brooke County market that Ohio County customers have become accustomed to over the past five years.” Lucas then presented the financial results for the period ended December 31, 2005.

Total assets for Main Street Financial Services reached \$151,133,000 as of December 31, 2005. Total loans were \$119,071,000, total equity was \$9,615,000, and total deposits

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topped \$101,000,000 as of December 31, 2005. Net income for the year 2005 was \$811,000, which included nonrecurring charges of opening the Brooke County bank.

“I am pleased to report that the financial results continue to reward the Shareholders of Main Street Financial Services Corp. With a market value of \$22.50 per share as of December 31, 2005, and the continuing income stream of the Company, our Shareholders have had a return on their investment of approximately 25 percent per year,” said Lucas.

Lucas also reported to the shareholders on the ongoing progress of the bank.

“Our staff is a great strength and comfort for our customers,” said Lucas. “With the experience levels we have in all areas, our customers will continue receiving excellent service along with the personal attention they deserve. Also, in a very competitive banking market, local ownership and control continues to mean that our customers will benefit from the lowest service charges on their accounts in the area.”

Vice Chairman Bruce Wilson commented on the product lines the bank delivers to its customers including free checking, free online banking, quick decisions made locally on loan products, ATM, debit cards, credit cards and 24/7 phone banking.

The meeting ended with Wilson concluding, “Main Street Bank was founded five years ago on the premise that a bank was needed to serve the local community, and we will continue to focus on putting forth the best products and service for the communities in which we live and work.”

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