

For Immediate Release
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Main Street Bank Holds Annual Meeting of Shareholders

The fourth annual meeting of the shareholders of Main Street Bank Corp. was held today in a conference room at the Ramada Plaza City Hotel. The bank is locally owned, operated and managed in Wheeling, 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: Bill Medovic; Bruce Wilson; Richard Lucas; Cheri Schemp; Thomas Galinski; Nick Sparachane; Michael Baker; Thomas Anthony; Danny Aderholt; John DeBlasis; Richard Mansuetto; E. David Mathieu; Mark Staley; and Dr. Carlos C Jimenez.

Richard Lucas, president and CEO of Main Street Bank in Wheeling, announced at the meeting that Main Street Bank is opening a second location in Wellsburg, W.Va. The branch is tentatively scheduled to open September 1, 2005.

"We believe our shareholders should be pleased with the continued increase in the value of their investments," says Lucas. With the most recent stock valuation of \$19.50 per share, the past year returned \$1.32 per share to its investors, compared to \$1.18 per share in 2003. Return on equity for the bank was 12.49 percent for 2004, placing it in the top percentiles against its peer banks.

Lucas commented that in conjunction with the opening of the bank in the Wellsburg market, there has been interest in purchasing shares of the common stock of the company.

"We believe there is, and will be, an increased opportunity for our current shareholders and the marketability of Main Street stock," said Lucas.

Main Street Bank is a wholly owned subsidiary of Main Street Financial Services Corp. Main Street Financial cannot make solicitation for the sale or exchange of their own common stock nor act as their own broker.

During the meeting, Lucas presented the financial results for the period ended December 31, 2004. Net income for the bank for 2004 was \$1,026,664, compared to \$917,394 for 2003. The bank had total assets of \$120 million, total loans of \$97 million, and total deposits of \$85 million as of December 31, 2004, as compared to total assets of \$96 million, total loans of \$75 million, and total deposits of \$77 million as of December 31, 2003.