FREDERICK COUNTY BANCORP, INC.

NEWS RELEASE

Kimberly S. Chaney named as a Director of Frederick County Bank

September 23, 2013, Frederick, MD --- Raymond Raedy, Chairman of the Board for Frederick County Bancorp, Inc. (the “Company”) (OTCQB Marketplace: FCBI), the parent company for Frederick County Bank (the “Bank”), announced today that Kimberly S. Chaney, CPA, has been appointed to the Board of Directors for the Company and the Bank.

"We are very pleased and honored to have this talented business professional join us on the Company’s and Bank’s Board of Directors. Ms. Chaney has demonstrated extraordinary skills in the business world as well as in the Frederick community and will bring a unique blend of experience to the leadership of Frederick County Bank," said Mr. Raedy.

Kimberly (“Kim”) Chaney has been a CPA for 30 years and currently owns her own accounting practice specializing in financial services and consulting for small businesses. She has held senior management positions in several Frederick County companies in the construction, real estate and retail industries.

Kim holds a Masters in Finance from the University of Baltimore and a BBA in Accounting from James Madison University. She particularly enjoys her role as an adjunct professor in the construction management, business and accounting departments at Frederick Community College.

Kim is a lifelong resident of Frederick County. She is a past President of the Rotary Club of Carroll Creek and is currently serves as its Treasurer. An active community volunteer, Kim has served the Frederick County Public School System and the Frederick County YMCA in numerous capacities. Kim resides with her family in Braddock Heights.

Frederick County Bank is headquartered in Frederick, Maryland, and conducts full service commercial banking services through five bank centers, four of which are located in the City of Frederick and one in Walkersville, Maryland.