

CHEVY CHASE BANK

7501 Wisconsin Avenue
Bethesda, Maryland 20814

PLEASE NOTE THE NEW DATE OF APRIL 17th
(NOT APRIL 3rd, AS PREVIOUSLY INDICATED)

March 29, 2007

Dear community associations and nearby property owners:

We enjoyed meeting with some of you on December 19, 2006 about Chevy Chase Bank's proposed branch bank at 12 Olney Sandy Spring Road in Ashton. Thank you again for your participation and your interest in the project.

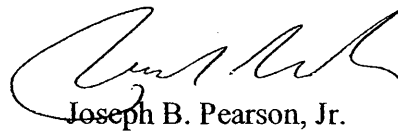
Although the plans have not changed dramatically since December, we are conducting another community outreach meeting to discuss the project and give those community members who were not able to attend the December meeting an opportunity to review the latest plans and ask any questions.

The next meeting will take place at Sole D'Italia restaurant located at 12 Olney Sandy Spring Road on Tuesday, April 17th, 2007 at 7:00 p.m. Everyone is invited. For those who are not familiar with the property, it is located just west of the intersection of New Hampshire Avenue and Olney Sandy Spring Road and is currently used as Kimball's Market and Sole D'Italia.

All participants will be invited to ask questions and express any issues or concerns. If you are unable to make the meeting and would like either a copy of the proposed plan or minutes from the meeting, please let us know. Also, if your community association has another regular meeting date and would like us to attend your meeting, we will be happy to work with you on arrangements. I can be reached at (240) 497-7032 or at jbpearson@chevychasebank.net.

Chevy Chase Bank thanks you again for your interest in the project and looks forward to becoming a valued member of the Ashton-Sandy Spring community.

Sincerely,



Joseph B. Pearson, Jr.
Vice President, Real Estate Development

cc: Bill Barron, M-NCPPC
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