

**PROXY SOLICITED BY THE BOARD OF DIRECTORS FOR
THE ANNUAL MEETING OF SHAREHOLDERS OF
JEFFERSON SECURITY BANK**

The undersigned shareholder(s) of JEFFERSON SECURITY BANK (the "Bank"), hereby appoints and constitutes DENNIS L. BARRON, M. WAYNE GOODRICH AND CYNTHIA A. KITNER, or any one of them, to act as lawful attorney or proxy of the undersigned, with the power of substitution for and in the name, place and stead of the undersigned, to vote at the Annual Meeting of Shareholders of the Bank to be held on Wednesday, April 29, 2009, at the Bavarian Inn, 164 Shepherd Grade Road, Shepherdstown, West Virginia at 11:00 a.m. or any adjournment thereof, for the following purposes and upon any other matters that may come before the meeting or any adjournment thereof, with all the powers the undersigned would possess if personally present, hereby revoking all previous proxies:

1. To elect nine directors of the Bank for terms of one year, and until their successors are elected and qualified.

_____ **FOR** all nominees listed below
(except as marked to the contrary below)

_____ **WITHHOLD AUTHORITY**
You also may withhold authority to vote for any nominee by lining through or otherwise striking out the nominee's name.

James M. Davis

Eric J. Lewis

Suellen D. Myers

Albert F. Kave

Monica W. Lingenfelter

Frederick K. Parsons

William E. Knode, Jr.

K. Stephen Morris

John W. Snyder

2. To approve amendments to the Bank's By-Laws to include advance notice of nominations and proposals and to revise provisions related to special meetings requested by shareholders.

_____ **FOR** _____ **AGAINST** _____ **ABSTAIN**

3. To ratify the selection of the firm of Yount, Hyde & Barbour, P.C., as independent auditors of the Bank for the fiscal year ending December 31, 2009.

_____ **FOR** _____ **AGAINST** _____ **ABSTAIN**

4. The Proxies intend to exercise their discretionary voting authority in accordance with applicable federal and state laws and regulations to vote upon such other business as may properly be brought before the meeting or any adjournment thereof.

This proxy, when properly executed, will be voted in the manner directed herein by the undersigned shareholder(s). If no direction is made, this proxy will be voted ratably FOR Proposal 1, will be voted FOR Proposal 2, and will be voted FOR Proposal 3.

Dated this _____ day of _____, 2009 _____ Signature
(Please date and sign exactly as names appear on the share certificate.)

_____ Signature

(When signing as an attorney, administrator, trustee or guardian, please give full title as such. If a corporation, please sign in full corporate name by President or other authorized officer. If a partnership, please sign in partnership name by authorized person. For joint accounts, each joint owner should sign.)

**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR
THE ANNUAL MEETING OF SHAREHOLDERS TO BE HELD ON APRIL 29, 2009**

The proxy statement, along with our 2008 Annual Report, are available free of charge on the following website: www.jeffersonsecuritybank.com.