



CECIL BANCORP, INC.

Dear Fellow Shareholder:

We recently mailed out information on how to access the proxy material for our upcoming Annual Meeting of Shareholders to be held on July 15, 2015. The proxy statement for the Annual Meeting is now available on our website as well as at www.proxyvote.com.

It is very important that your shares be voted, regardless of the number of shares you own.

If you have not already voted your shares, please take a moment to **VOTE** your shares today. The voting process can be completed by visiting www.proxyvote.com, by calling (800) 690-6903, or by marking, signing, and dating your proxy card and mailing it to Vote Processing, c/o Broadridge, 51 Mercedes Way, Edgewood, NY 11717. If you hold your shares in street name, please contact your broker or bank for a voting instruction form and follow the instructions to vote your shares.

Our Board of Directors unanimously recommends a “FOR” vote on all proposals.

Your vote is important to us. Thank you for your cooperation and support.

Sincerely,



Terrie G. Spiro
President and Chief Executive Officer