

June 14, 2017

Dear Shareholder:

We cordially invite you to attend the Annual Meeting of the Stockholders of County First Bank to be held in Room 113 of the Center for Business and Industry at the College of Southern Maryland, 8730 Mitchell Road, La Plata, Maryland 20646 on Wednesday, July 19, 2017, at 5:00 p.m. A reception will follow the meeting in Room 113E.

Enclosed are (1) Notice of Annual Meeting of Stockholders, (2) Proxy Statement, (3) Proxy, and (4) Self-addressed envelope.

Your vote and attendance at the meeting are important.

We urge you to sign, date and return the enclosed Proxy as soon as possible, even if you plan to attend the Annual Meeting. Execution of the Proxy will not prevent you from voting in person, but will assure that your vote is counted if you are unable to attend the meeting.

Sincerely,

Douglas T. Mitchell
President and CEO

NOTICE OF ANNUAL MEETING OF STOCKHOLDERS

TO THE STOCKHOLDERS:

NOTICE IS HEREBY GIVEN that the Annual Meeting of Stockholders of County First Bank will be held on Wednesday, July 19, 2017, at 5:00 p.m., local time, in Room 113 of the Center for Business and Industry at the College of Southern Maryland, 8730 Mitchell Road, La Plata, MD 20646, for the following purposes:

1. Election of twelve members of the Board of Directors.
2. Ratification of the appointment of Rowles & Company, LLC, as Independent Auditor.
3. Authorization to elect two new directors between July 19, 2017, and the next annual meeting of the Stockholders.
4. To transact any other business that may properly come before the meeting.

Only those holders of record of Common Stock, as of the close of business on May 31, 2017, are entitled to notice of and to vote at the Annual Meeting and any adjournments or postponements thereof.

Each Stockholder is cordially invited to attend the meeting in person. Whether or not you plan to attend the meeting, you are urged to mark, date and sign the enclosed Proxy and return it promptly in the enclosed self-addressed envelope. The execution of the Proxy will not affect your right to revoke it and to vote in person if you attend the meeting.

Thomas C. Hayden, Jr.
Secretary

PROXY STATEMENT
ANNUAL MEETING OF STOCKHOLDERS – JULY 19, 2017 - 5:00 P.M.

This Proxy Statement is provided in connection with the 2017 annual meeting of stockholders of County First Bank (the “Bank”). Proxies are solicited so that all common shares may be voted. Shares cannot be voted unless the owner of record is present or represented by Proxy at the annual meeting. By completing and returning the accompanying Proxy, the stockholder authorizes William J. Groves, II and Charles A. Bryer, or either of them, as designated on the Proxy, to vote all shares for the stockholder. All returned Proxies which are properly executed will be voted as the stockholder directs. If no direction is given, the executed proxies will be voted FOR each of the directors, FOR the ratification of the appointment of Rowles & Company, LLC, as Independent Auditor, and FOR authorizing the election of two new directors. A Proxy may be revoked by a shareholder at any time before it is voted at the annual meeting by giving notice of revocation to the Bank in writing, by execution of a later dated Proxy, or by attending and voting at the annual meeting.

The Board of Directors is aware of three items of business to be considered at the annual meeting:

1. Election of twelve members of the Board of Directors.
2. Ratification of the appointment of Rowles & Company, LLC, as Independent Auditor.
3. Authorization to elect two new directors to the Board of Directors between July 19, 2017, and the next annual meeting of the stockholders.

ITEM 1. Election of twelve Directors.

The entire Board of Directors is elected at the annual meeting. The nominees for election are:

Stephen H. Brandt	Earl R. Gieseeman, III	James A. Mudd, Jr.
Charles D. Carruth	Thomas C. Hayden, Jr.	Matthew M. Mudd
G. Wade Compton	Douglas T. Mitchell	E. Larry Sanders, III
Joseph R. Densford	Van T. Mitchell	Robert Thompson

The Board of Directors recommends that Stockholders vote FOR the election of the twelve Directors.

ITEM 2. Ratification of appointment of Rowles & Company, LLC, as Independent Auditor.

The Board of Directors has appointed Rowles & Company, LLC, to serve as County First Bank’s independent auditors for the fiscal year ending December 31, 2017. Stockholder ratification of the appointment of Rowles & Company is not required by our bylaws or otherwise, however, the Board of Directors is submitting the appointment of Rowles & Company to the stockholders as a matter of good corporate practice. If the stockholders fail to ratify the appointment, the Board of Directors will take such vote into consideration in determining whether to retain Rowles & Company, LLC. Even if the appointment is ratified, the Board of Directors may in its discretion direct the appointment of a different independent auditor at any time during the year if it determines that such a change would be in the best interests of County First Bank and its stockholders. A representative of Rowles & Company, LLC, is expected to be present at the Annual Meeting and to be available to answer appropriate questions.

The Board of Directors recommends a vote FOR the ratification of the appointment of Rowles & Company, LLC, as the Bank’s independent auditors.

ITEM 3: Authorization to elect two new directors to the Board of Directors between July 19, 2017, and the next annual meeting of the stockholders.

The Board of Directors recommends a vote FOR the authorizing the election of two new directors to the Board of Directors.

OTHER MATTERS.

The Board of Directors knows of no other matters to be presented for action at the annual meeting other than those mentioned above. However, if any other matters incident to the conduct of the annual meeting are presented for action at the annual meeting, it is intended that the persons named in the Proxy will vote on such matters in accordance with their judgment.