



<b>B #:</b>	0375-14
<b>DATE:</b>	February 28, 2014
<b>To:</b>	All Participants
<b>Category:</b>	Dividends
<b>From:</b>	Supervisor, Stock Dividend Department
<b>Attention:</b>	Dividend Managers, Cashiers, and Reorganization Managers
<b>Subject:</b>	<b>Rights Offering:</b> Carroll Bancorp, Inc. <b>CUSIP #:</b> 144702107 <b>Rights Contra CUSIP:</b> 144702990 <b>Record Date:</b> 1/16/2014 <b>Expires:</b> 03/20/2014 at 5:00 P.M. NY time subject to extension or early termination <b>Rate:</b> One Right for each share held.

\*\*\*\*\*WARNING TIME CRITICAL\*\*\*\*\*

Carroll Bancorp, Inc. is issuing non-transferable Rights to holders as of close of business 1/16/2014 (Record Date). Each holder is entitled to one subscription Right for each share held on the record date.

The Rights Offering expires on 03/20/2014 at 5:00 P.M., New York time subject to extension or early termination.

DTC allocated rights on 02/27/2014.

**THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY FUNCTION (DIVA), SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY.**

**IT IS IMPORTANT THAT PARTICIPANTS REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS), FUNCTION CODE 59, FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE AND ANY EXTENSIONS TO THE EXPIRATION DATE.**

If participants have any questions regarding this Important Notice, they may contact DTC’s Customer Help Center at (888) 382-2721.

For questions regarding this Rights Offering, please contact the Information agent, Keefe Bruyette & Woods, Inc. (877) 860-2086 toll free.

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