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TEAM CAPITAL BANK ANNOUNCES FOURTH QUARTER RESULTS

Bethlehem, PA, February 6, 2008 – Team Capital Bank announced today its 2007 fourth quarter results. Total Assets for the Bank were at \$227 million as of December 31. Total Deposits were at \$173 million and Net Loans at \$154 million for the same period. The Bank’s robust growth since its inception in 2005 places it in the top 5% of its peer group of de novo banks nationwide.

Team Capital Bank is completing construction on a new bank branch location at 1901 Hamilton Street, Allentown, PA. This will be the Bank’s first location in Lehigh County and is expected to open for business later this month. Construction on a Somerville, NJ bank branch location is also under way. Two additional locations within the Bank’s service footprint are in development. These will be supported by experienced staff and local directors, allowing Team Capital Bank to provide exceptional banking services in new markets.

“Customers have responded enthusiastically to our personal level of service as well as to our products and pricing. Team Capital Bank continues to see increases in deposit and loan volumes across all markets which indicate that our model of exceptional banking delivered on a local level resonates with customers,” says James F. Deutsch, President & CEO. Team Capital Bank received its charter from the Office of Thrift Supervision in 2005. It currently operates at locations in Flemington and Phillipsburg, New Jersey and Bethlehem Township and Doylestown, Pennsylvania. Each Team Capital Bank branch is managed locally, staffed by banking professionals with significant industry experience, and has a regional Board of Directors.

About Team Capital Bank

Team Capital Bank, a community bank that delivers banking services to personal and business customers, has offices in Bethlehem and Doylestown, Pennsylvania and Flemington and Phillipsburg (Agency Office), New Jersey. It has received regulatory approval for locations in Allentown, Pennsylvania and Somerville, New Jersey. Each office is managed locally, staffed by banking professionals with significant industry experience, and has a regional Board of Directors. One of the fastest growing banks in the country, Team Capital Bank is committed to delivering banking services that are Different and Better. Team Capital Bank received its charter from the Office of Thrift Supervision in 2005 and is FDIC insured. Team Capital Bank is an Equal Opportunity Employer.
www.teamcapitalbank.com.

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