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**TEAM CAPITAL BANK ANNOUNCES 2nd QUARTER RESULTS AND
DECLARATION OF STOCK DIVIDEND**

Bethlehem, PA -- July, 26 2007 – James F. Deutsch, President & CEO, Team Capital Bank announced today 2007 Second Quarter results for Team Capital Bank. As of June 30, 2007 total assets for the Bank were \$179 million. Loan growth continues to be exceptionally strong. Asset growth for the quarter was led by consistent increases in lending to both businesses and individuals. At quarter end, net loans were \$108 million and net deposits were \$144 million. “The continued deposit growth in each of our markets gives strong evidence of customer acceptance of exceptional banking delivered on a local level,” said Deutsch.

In addition, the Board of Directors of Team Capital Bank declared a 50% stock dividend. “This stock dividend will position Team Capital Bank to attract investors, and directors throughout the new markets into which we intend to expand,” stated Deutsch, “as well as reward current investors.”

Team Capital Bank is expanding in the Lehigh Valley. It has received regulatory approval for a new branch in Allentown, Pennsylvania, at 1901 Hamilton Street. Team Capital Bank is in the development phase of six other branches throughout various local markets in its service footprint. “Our offices in Bethlehem, and Doylestown, Pennsylvania and Flemington and Phillipsburg, New Jersey, continue to exceed expectations,” said Deutsch. He added, “Additional locations, supported by experienced staff, local directors and competitive services, will allow Team Capital Bank to provide exceptional banking services in new markets.”

Team Capital Bank opened for business in Flemington, NJ in November 2005. In February 2006 the Bethlehem Township, Pennsylvania branch, located on Emrick Boulevard, was opened as well as an agency office at 98 Main Street in Phillipsburg, New Jersey. In early 2007, Team Capital Bank opened its doors at 18 North Main Street in Doylestown, Pennsylvania. “All of our offices are managed locally, staffed by banking professionals with significant industry experience, and have a local Board of Directors,” he added. “This allows each Team Capital Bank office to be in tune with their marketplace’s unique business conditions and needs.”

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About Team Capital Bank

Team Capital Bank received its charter from the Office of Thrift Supervision in 2005 and is FDIC insured. Offices are located in Bethlehem and Doylestown, Pennsylvania and Flemington and Phillipsburg, New Jersey. Team Capital Bank is an Equal Opportunity Employer.

