

As Seen In... U.S. News & World Report, June 23, 2008

## Local Bank Aims High, Scores Big *Team Capital Bank Redefines Community Banking*

When Team Capital Bank opened its first community bank in 2005, it tapped into an increasing desire for a local, more personal banking experience. It also changed people's assumptions about what a community bank can deliver. From its unique business model and hiring philosophy right down to the fresh-baked cookies and gourmet coffee its customers enjoy, Team Capital Bank is putting its own twist on the traditional ways of doing business.

Creative thinking, smart planning, and good, old-fashioned common sense – these are the forces that have shaped Team Capital Bank and taken it far. In just three years, the bank has established thriving offices in Lehigh Valley and Doylestown in Pennsylvania and Flemington and Somerville in New Jersey. With plans for further regional expansion in the works, Team Capital Bank shows no signs of slowing.

### Local Banking, Distinct Advantages

Team Capital Bank is virtually identical to other community banks in one important respect: each branch is locally managed, and all decisions are made by branch personnel. But in many ways, Team Capital Bank occupies its own niche.

**Lean Organizational Structure** — Local decision making and the use of advanced operating systems ensure Team Capital Bank keeps its operating expense focused directly on delivering products and services to customers. Less burdened by overhead than many of its competitors, Team Capital Bank is poised to achieve faster growth and create extraordinary value for shareholders.

**Only the Most Experienced Staff** — What customers might notice first upon entering a Team Capital Bank branch is the absence of tellers and long lines. In fact, the “front line” at every Team Capital Bank branch is composed of seasoned professionals with years of banking experience. Customers appreciate being invited to sit down in comfort to make deposits, discuss products and come up with solutions to banking needs.

**Industry-Leading Conveniences** — Like its full line of banking and investment products, Team Capital Bank's technology-based services rival those of large national banks. Free, 24-hour online bill pay is available to



### James F. Deutsch President, Team Capital Bank

**On the Bank's Growth Strategy:** “We believe in the community banking model, but we didn't want to restrict ourselves to just one market. We set out to become a regional bank by opening a series of community banks, and we are now seeing that goal realized.”

**On Local Banking:** “We think the vast majority of banking customers like to deal with people they know. They want to walk into an office and have recognition – a personal bond – so when there is an issue or problem or a need for advice, the person behind the desk is better equipped to help.”

personal banking customers, and use of any ATM in the world is fee free. Business customers handle many daily banking needs from their places of business by using the bank's “Mean Green Deposit Machine” for remote deposit capture – a service currently offered by fewer than half of the nation's banks.

Team Capital Bank's impressive performance and future prospects continue to attract investors. Its passion for creating a better banking experience keeps customers coming back. For more information, visit [www.teamcapitalbank.com](http://www.teamcapitalbank.com).

# TeamCapitalBank

*Different. Better.*

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