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SAFETY AND SOUNDNESS WITH YOUR INVESTMENT
CDARS Network Member Team Capital Bank Offers Customers Peace of Mind

BETHLEHEM, PA – September 24, 2007 -- With the financial markets in turmoil over the last several months, customers can rest easy knowing their deposits are safely insured when they bank with a CDARS Member. FDIC-insured deposits are safe no matter what happens in the securities and banking markets. But what about those accounts that exceed the federal insurance limits?

Through the Certificate of Deposit Account Registry Service or CDARS (pronounced “cedars”), Team Capital Bank can offer customers up to 500 times the standard \$100,000 level of insurance coverage found at most banks. “People trust banks with their money. There is nothing safer than FDIC insurance,” says James F. Deutsch, President and CEO of Team Capital Bank.

Begun in 1933 by the Federal government, FDIC insurance guarantees that customers have full protection for up to \$100,000 in deposits for individual, joint and “in-trust-for” accounts and \$250,000 for total retirement accounts deposited at a single bank. Should a bank experience the inability to meet its obligations to its depositors, for customers whose accounts exceed the insurance limits, the excess over \$100,000 may not be recoverable. If a customer has more than \$100,000 to deposit and doesn’t want the inconvenience of having to open accounts at several banks in order to get excess insurance coverage, a bank that participates in CDARS offers a convenient way to get full FDIC protection of your assets up to \$50 million and the convenience of dealing with one bank.

CDARS is a deposit placement service. Deposits placed through CDARS meet the FDIC guidelines for pass-through insurance. Banks that offer CDARS must be members of a special network, called the Promontory Network. When a customer places a large deposit with a Network member, the bank

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arranges for the placement of funds into CDs issued by other Network banks. This occurs in increments of less than \$100,000 to ensure that both principal and interest are eligible for full FDIC protection. Other CDARS network members do the same thing with their customers' funds, and with the help of a sophisticated matching system, banks exchange funds with other members of the network. These exchanges occur on a dollar-for-dollar basis and bring the full amount of the original deposit back to the bank. This means that your money stays local: your bank can make the full amount of the deposit available for community lending purposes, and customers can access FDIC insurance coverage from many banks while working with just one.

From the customer's viewpoint, CDARS offers one-stop-shopping. CDARS customers work with only one bank, sign only one agreement, receive only one account statement – regardless of the number of CDs they receive. Customers can earn CD-level returns that compare favorably with money market funds and other fixed-income investments. While CDARS offers safety and soundness for individual savers and investors, businesses, non-profits and municipalities can also benefit from CDARS. Currently 1,700 institutions, including Team Capital Bank, are members of the Promontory Network. CDARS, first offered in 2003, is endorsed by the American Bankers Association.

“People work hard for their money and they should enjoy the peace of mind associated with FDIC insurance coverage. At Team Capital Bank, we are pleased to offer customers many times the coverage that most other banks can,” added Deutsch. He continues, “Team Capital Bank is committed to providing exceptional banking services. Our CDARS membership is another way that we show our commitment to our customers and the communities we serve.”

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.

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