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Contact: Kimberly Manning
Vice President, Marketing & Public Relations
610-297-4032 tel

TEAM CAPITAL BANK ANNOUNCES THIRD QUARTER RESULTS

Bethlehem, PA, November 08, 2007 – Team Capital Bank announced today its 2007 third quarter results. As of September 30, Total Assets for the Bank were at \$220 million. Total Deposits were at \$171 million and Net Loans at \$133 million at quarter end. Lending to both business and individual customers continues to be solid and the Bank’s credit quality remains strong. The robust increase in deposit volume in each of Team Capital Bank’s service markets over the previous quarter shows that the Bank’s model of exceptional banking delivered on a local level resonates with customers.

Team Capital Bank received its charter from the Office of Thrift Supervision in 2005. “Growth continues to be strong and rapid for a de novo bank,” stated James F. Deutsch, President & CEO. “Our success is due to the network of Directors and shareholders in our market regions and our expert staff; our growth in fact, places us in the top 5% of our peer group of banks nationwide,” he added.

In July of 2007 Team Capital Bank declared a 50% stock dividend. The stock dividend will position Team Capital Bank to attract investors, and directors throughout the new markets into which it intends to expand as well as reward current investors.

Team Capital Bank currently operates at locations in Flemington and Phillipsburg, New Jersey and Bethlehem Township and Doylestown, Pennsylvania. The Bank has received regulatory approval for a branch at 1901 Hamilton Street, Allentown, Pennsylvania, and has 4 additional sites within its market footprint under development. Each Team Capital Bank branch is managed locally, staffed by banking professionals with significant industry experience, and has a local 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, New Jersey. It has received regulatory approval for a location in Allentown, Pennsylvania. Each office is managed locally, staffed by banking professionals with significant industry experience, and has a local 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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