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TEAM CAPITAL BANK EXPANDS TO ESSEX COUNTY, NEW JERSEY
Community Bank Adds Fifth Region and Regional Board of Directors

Bethlehem, Pennsylvania, November 05, 2009 – Team Capital Bank announced that it is expanding into Essex County, New Jersey. This is the fifth region for the community bank. The Bank has opened a business development office at 347 Mt. Pleasant Avenue in West Orange, as it looks for a location for a full-service community banking office.

As in its other regions, Team Capital Bank has assembled regional leadership with a Board of Directors drawn from Essex County business and community leaders, which will be responsible for helping the newly formed region with its growth initiatives. The Essex County Regional Board of Directors is: *Joseph A. Agresta, Jr.*, Executive Vice President & General Manager, Benzel-Busch Motor Car Corporation; *Edward P. Bond*, Chairman, Bederson & Company, LLP; *Phillip W. Caprio, Jr.*, President, Atlantic Region, ISS TMC Services; *Paul T. Fader*, Partner, Florio Perrucci Steinhardt & Fader, Inc.; *Quin H. Martin*, President, Q.H. Associates Consulting; *Donald R. Shauger, Sr.*, Executive Vice President, The Shauger Group; *Elnardo Webster, II*, Partner, Trenk, DiPasquale, Webster, Della Fera & Sodono, P.C.; *William H. Winans*, President, Team Capital Bank.

Joseph J. DiPasquale, Managing Partner, Trenk, DiPasquale, Webster, Della Fera & Sodono, P.C. has joined the Bank as members of its Managing Board of Directors and is also the Presiding Director of the Essex County Regional Board of Directors.

“We are delighted to bring our style of relationship banking to Essex County,” said William H. Winans, President for Team Capital Bank’s newest region. “We look forward to working with our Regional Board of Directors and to the insight and leadership they will provide as we introduce business and personal banking customers to the Bank,” he added.

Team Capital Bank recently initiated a private common stock offering for the new region, completing a successful capital raise that will help solidify the Bank’s position in this new market. The Bank is replicating the expansion model that has worked successfully in other new markets, such as Bucks County, Pennsylvania and Somerset County, New Jersey. With a capital raise, an engaged regional

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Board of Directors and a business development office, the Bank is investigating potential sites for a full-service community banking office to serve personal and business customers in the Essex County region.

Team Capital Bank was founded in 2005 and opened its first community banking office in Flemington, New Jersey. The Bank has grown to five regions and 8 community banking offices throughout eastern Pennsylvania and New Jersey. Team Capital Bank is currently in construction of a second Flemington area full-service office, located at the intersection of Route 31 and Church Street that is scheduled to open early next year. "Our vision was to create a series of community banks that outperform the large, homogenous banks, and over deliver on products and services to customers," said James F. Deutsch, President & CEO. "We have enjoyed robust growth in all the markets in which we operate, which indicates customer acceptance of our style of banking," he added.

About Team Capital Bank

Team Capital Bank, a community bank that delivers banking services to personal and business customers, has eight banking offices in Allentown, Bethlehem, Doylestown and Newtown, Pennsylvania and Flemington, Somerville and Phillipsburg, New Jersey. The Bank is expanding into its fifth region: Essex County, 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 a member of the FDIC, an Equal Opportunity Employer and an Equal Opportunity Lender. www.teamcapitalbank.com

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