Dear Muhlenberg College Employee,

Residential mortgage rates are at historic lows. This is a great time to purchase a home.

Team Capital Bank is available to help you move into a Team Capital Bank mortgage. Especially for staff and employees of Muhlenberg College, we will waive the processing fee when you close a residential mortgage loan. It’s our way of saying “thank you” for being part of our community.

Enclosed is information on our Mortgage and Home Equity products, as well as a menu of our personal banking products and services.

Team Capital Bank offers Home Equity Loans and Home Equity Lines of Credit as well. So if you’re looking to do some home improvements, consolidate debt, finance college tuition or buy a new car, call us today. We’ll help find the right home equity program to fit your unique needs.

We offer a variety of loan programs and competitive rates. Our knowledgeable team is ready to help you get the most from your mortgage loan. Call Toni Fioretti, Residential Lending Manager, at 610-297-4012 or tfioretti@teamcapitalbank.com to learn more.

Team Capital Bank has grown since our inception in 2005. We have four community banking offices in the Lehigh Valley open six days a week – plus Online Banking, Bill Pay available 24/7 – all the bells and whistles you expect from a full service bank. The Bank offers a full complement of personal and business banking services – checking, savings and money market accounts, CDs, IRAs and commercial and consumer loans.

Contact us today to learn how we can help you meet your financial goals.

Sincerely,

Toni Fioretti | Residential Lending Manager
This moment brought to you by a Team Capital Bank Mortgage.

Team Capital Bank delivers more. With experienced, local bankers that will find the right mortgage to make you feel right at home.

- Choose from a variety of loan programs
- Competitive rates
- Fast and simple process with quick closing times
- Extended rate locks available
- First Time Home Buyers programs
- Conventional, FHA and Jumbo loan options
- Construction financing available
- Home Equity Loans and Lines of Credit

Loan products are subject to credit approval. Other terms, conditions and fees may apply. Property and flood insurance may be required. Mortgage insurance may be required as determined by loan program selected and loan to value.
Banking that’s different, better, easy.

We realize life is moving faster than ever. Team Capital Bank helps you keep pace. You will find everything you are looking for right here. Visit one of our conveniently located community banking offices, or online to discover how far experienced banking can take you.

### Checking

**Platinum Checking** - Offers the benefits of earning a market rate of interest on balances up to $2,500. The minimum balance to avoid the $8.00 monthly fee is $1,000. Standard orders of checks are provided at no charge.

**Automatic Interest Checking** - Offers a market rate of interest on all balances provided you have direct deposit of payroll or recurring federal, governmental, or pension payments or if you have an automatic Team Capital Bank loan payment in place. There is no minimum balance requirement and no monthly fee. The first order of standard checks is provided at no charge.

**50+ Interest Checking** - Offers a market rate of interest with no minimum balance requirement or monthly fee as long as one signer on the account is at least 50 years of age. Standard orders of checks are provided at no charge.

**Low Minimum Interest Checking** - Offers a market rate of interest with a low $500 minimum balance requirement to avoid the $6.00 monthly fee. The first order of standard checks is provided at no charge.

**Totally Free Checking** - Offers no minimum balance requirement or minimum balance fees. This account does not earn interest.

### Savings

Our Statement Savings accounts* offer:
- A competitive interest rate
- No minimum balance requirements or monthly fees
- Minimum opening deposit of $20.00
- Free Online Banking access

*6 transfers and withdrawals or a combination of such transfers and withdrawals are permitted per calendar month to another account in your name at Team Capital Bank or to a third party by means of a preauthorized or automatic transfer, order or instruction, or by check, draft, debit card, or similar order made payable to third parties.
Money Market Accounts

Team Capital’s Personal Money Market Account offers interest earnings based on the account balance maintained.

• 5 rate tiers
• Check writing and pre-authorized transfer privileges (6 transfers and withdrawals or a combination of such transfers and withdrawals are permitted per calendar month to another account in your name at Team Capital Bank or to a third party by means of a preauthorized or automatic transfer, order or instruction, or by check, draft, debit card, or similar order made payable to third parties.)
• A low $1,000 balance requirement to avoid the $10 monthly fee.
• Free Online Banking access

Certificates of Deposit

Team Capital Bank Certificates of Deposit Offer:

• A $1,000 minimum opening deposit
• 12 different term options from 7 days to 60 months
• Certificate of Deposit Account Registry Service (CDARS) provides FDIC insurance on larger deposits though the CDARS service.

Individual Retirement Accounts

We offer both savings and certificate of deposit options. Traditional, Roth and Coverdell plans are available and accounts are FDIC insured. Team Capital Bank IRA CDs offer:

• A low $1,000 minimum opening deposit
• 7 different term options from 7 days to 60 months
• IRA statement savings accounts have no minimum balance requirements

Consumer Lending

Team Capital Bank is an active community lender, and we offer flexible terms and on all of our personal loan products, low interest rates and fast decisions on your credit application. Look to us for:

• Home Mortgages
• Home Equity Loans and Lines
• Personal Loans and Overdraft/Personal Lines of Credit
• Auto Loans

All the Bells and Whistles

• Online Banking 24/7/365
• All ATM fees refunded
• Visa™ Credit Card
• Outrageous Customer Service

www.teamcapitalbank.com

2151 Emrick Blvd
Bethlehem
610-297-4030

1901 Hamilton Street
Allentown
610-432-4120

4285 West Tilghman Street
Allentown
610-391-0350

190 Roseberry Street
Phillipsburg, NJ
908-235-4700