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COMMERCE STREET CAPITAL HELPS THE VICTORY BANK (IO) REACH MINIMUM CAPITAL GOAL

DULUTH, GA (October 17, 2007) Commerce Street Capital, LLC is currently working with The Victory Bank (in organization [IO], “the bank”) headquartered in Limerick Township, Pennsylvania, to efficiently assist in its capital-raising process. To date, more than \$9 million in commitments have been raised and the bank has now exceeded its minimum capitalization goal. The bank has a maximum goal of \$20 million and has extended the offering thirty days until November 15, 2007 to collect the funds. This announcement was made by Lee Bradley, managing director of bank development with Commerce Street Capital.

“The Victory Bank will become the first bank headquartered in Limerick Township in more than 20 years,” stated Bradley. “We are glad to have played a part in helping the bank reach its capitalization goals.” The geographic target market for the bank is the region surrounding the route 422 and route 100 transportation corridors.

Tony Beggio, a Commerce Street Capital senior vice president, has been the on-site consultant working closely with the bank’s proposed management team: Chairman of the Board and CEO Joseph Major, proposed President and Chief Lending Officer Richard Graver and proposed CFO and COO Robert Schultz. There are 39 other organizers and directors, all of whom are members of the business community, including Larry T. Jilk Jr.

“It has been great working with the organizing group of The Victory Bank,” stated Beggio. “There is a lot of excitement in the area about this new bank.” He is familiar with the area—The Victory Bank (IO) marks Beggio’s third consult on de novo bank capital raises in the greater Philadelphia market.

The Victory Bank (IO) headquarters is planned for opening in the fourth quarter of 2007 and will be conveniently situated at the intersection of Lewis Road and Rte. 422. This location should provide quick and easy access to commuters and the local business community. The bank’s management projects that by the end of the third year of operations it should have three full-service branches open for business.

More About Commerce Street Capital, LLC

Commerce Street Capital, LLC is a privately held investment bank firm headquartered in Dallas, Texas. The firm is focused on serving financial institutions across the United States through three lines of business: investment banking, bank development and fund management. For more than 20 years, the

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firm's leadership has built their reputation as leading investment bankers for community banks. Commerce Street Capital is a member of FINRA/SIPC.
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Photos and interviews available

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