



VANTAGE POINT BANK ANNOUNCES OPENING

PRESS RELEASE

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Fort Washington, PA - The Board of Directors of Vantage Point Bank announced that effective 9:00 AM today, the Bank has opened. Located in Montgomery County, Pennsylvania, the Bank's headquarters and main office is located at 1250 Virginia Drive, Suite 175, Fort Washington, PA 19034.

The Bank's opening followed the final approval by the Pennsylvania Department of Banking and the approval of deposit insurance by the Federal Deposit Insurance Corporation.

Vantage Point Bank is a state chartered full service commercial bank. The Bank's mission is to provide world class financial services to individuals and businesses throughout the Philadelphia region. The plan is to boldly integrate banking, financial services, and mortgage banking within an exciting, energized, solutions oriented service culture.

The Bank's services will be delivered through the branch, over the Internet, over the telephone, and directly by the Financial Services Solution Teams. The Bank will employ emerging technologies like remote check deposit and the Vantage Point Debit/Credit card to gain a competitive edge.

CEO Walter L. Tillman, Jr. commented:

"The financial metrics are compelling. Our model is designed to produce higher revenues generated from a broader range of products, better efficiency from the astute application of technology, and stronger growth through the proactive push from the Financial Services Solution Teams."

President David Bezar commented:

"We believe that every successful company has to have a purpose. Our purpose at Vantage Point Bank is to make a positive difference in everyone we touch. Our tagline states, "...a new perspective", and we will deliver that to each of our stakeholders; our shareholders; our associates; our customers; and our community."