



# TOUCHMARK

NATIONAL BANK

Dear Shareholders, Clients, Business Partners and Friends,

On January 28th, we will celebrate our first anniversary as a bank. What a year it has been! Through what has undoubtedly been one of the most challenging years in banking history, Touchmark, with the help of its employees, shareholders and business partners, has accomplished much.

Here are some of our achievements:

- In January 2008, we received regulatory approval and opened for business at our Norcross headquarters on January 28th.
- On March 10th, we opened our Abbotts Bridge Branch in Duluth, managed by Debbie Dill.
- On May 21st, we conducted our first meeting of Touchmark shareholders at the Atlanta Athletic Club, followed by a celebratory reception.
- On October 15th, we opened our Peachtree Pavilion Branch in Doraville, managed by Vitra Darden.
- During the 4th quarter of 2008, we completed successful safety and soundness examinations by both the Office of the Comptroller of the Currency (OCC) and the Federal Reserve.
- Through the course of the year, we assembled a talented team of 20 bankers with more than 275 years of combined banking experience.
- We finished December 2008 in a strong financial position with several hundred valuable clients.

Twelve months ago, we completed one of Georgia's largest-ever community bank capital raises. We invested the funds wisely and now we are serving our community in challenging times. We start 2009 with a spirit of optimism and a continued focus on soundness, profitability and growth.

To our clients and shareholders, we thank you for the confidence that you have placed in us thus far. To those of you just getting to know us, please let us show you what true relationship banking is all about. We are positioned for success, and we invite you to consider us for all of your banking needs.

Best regards,

Bill Short  
President & CEO  
Touchmark National Bank  
Touchmark Bancshares, Inc.