



TOUCHMARK
NATIONAL BANK

Clients, Shareholders and Friends,

The recent headlines regarding the financial services industry have been bleak from Fannie Mae to Freddie Mac to IndyMac and even to some of our local banks. There are numerous reasons behind each of these institutions' problems: bad loans, a difficult housing market, poor management and out-of-market lending are but a few.

Touchmark National Bank's board and management are fully aware of these pitfalls and have worked diligently to protect our depositors and investors. When we formed this bank, our goal was to create a sound financial institution dedicated to serving our community. That goal hasn't changed. Raising a significant amount of capital before we opened is just one example of our prudent business actions. We are also making strong, conservative lending decisions, while at the same time developing an innovative and dynamic line of banking products.

FDIC deposit insurance is generating a significant amount of media attention these days and for good reason. Generally, FDIC insurance covers \$100,000 for each depositor and up to \$250,000 in IRA deposits. This coverage can increase incrementally depending on the different nestegles in which the accounts are held. To enhance our deposit offering, Touchmark has recently partnered with the Certificate of Deposit Account Registry Service or CDARS® that enables us to offer up to \$50 million in FDIC coverage to our customers for CD products. This allows a customer to keep their insured deposits with Touchmark without driving all over town to negotiate rates with multiple banks. Please give us a call or come by one of our branches to learn more.

The media would also have you believe that all banks have stopped making loans. Let me assure you that this is not the case with Touchmark. We are very much in the business of making loans to sound borrowers and we are actively seeking opportunities in the marketplace. I encourage you to contact us if you are considering a project that requires financing.

Again, thank you to those of you who are already clients of Touchmark we truly appreciate your confidence. For those of you just getting to know us, please come by and visit or give me a call directly at 770-407-6710 to learn more about our vision. We are working hard to establish **The New Standard in Banking**.

Best regards,

Bill Short
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