



JULY 2007



CAPITAL FINANCIAL BANCORP INC. **STRENGTH AND STABILITY.**

Together, We'll Succeed!

Since 1996, Capital Financial Bancorp, Inc. has been delivering superior service to its customers based on their business needs. In today's mortgage market, Capital Financial Bancorp stands out as a mortgage banker who is committed to its clients – one with a long track record of strength and stability.

Capital Financial Bancorp is a well capitalized, diversified mortgage company – winning 2007 Mortgage Company of the Year and having both principals recognized as Lending Champions 2006. In other words, we have the financial strength to succeed in this market and continue to serve your mortgage needs.

There is no question that Capital Financial Bancorp's success comes from our relationships with you, our business partners. We remain strongly committed to you, to your business, and to your success.

Here's How Capital Financial Bancorp Can Help You Be Successful:

Products and Pricing: We remain committed to offering a range of mortgage service and products, including conforming, government and home equity loans and lines – with competitive pricing to help you fulfill the needs of your customers. Plus, we have direct access to lenders who offer price improvements on some of their products, giving you even more to offer your customers.

Our Veteran Sales Team: Our registered loan originators have tremendous mortgage experience and they're eager to work with you to create a plan for success in this challenging market. They can answer any questions you have about our latest mortgage products, our pricing specials, and program options.

Operations and Customer Support: We have great teams prepared to serve you – experienced people to underwrite and process your files quickly and smoothly. And, we have knowledgeable support teams ready to answer your questions, discuss scenarios and smooth out any wrinkles that might arise.

Today, more than ever, you need a mortgage company you can count on. Capital Financial Bancorp's been going strong for more than a decade. Rest assured we're ready to deliver on the needs of your business, now and in the future.

Regards,

Cassandra Bajak | Licensed Illinois Loan Originator

Smart. Creative. Mortgages.

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