

TeamCapitalBank

December 18, 2007

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street, N.W.
Washington, DC 20552
Attn: OTS-2007-0023

Dear Sirs:

When deciding which charter to select for our new bank, Team Capital Bank selected the Thrift charter as being superior to the other charter options. However, we do not follow the traditional thrift model but operate the bank as a community bank with a focus on commercial and commercial real estate lending. We believe that shifting to filing a quarterly call report in place of Thrift Financial Report (TFR) will have several benefits for Team Capital Bank.

First, it will improve peer group comparisons by including both banks and thrifts in our peer group size. We believe this is important to our shareholders and the value of our stock. We also note that comparisons to peer data are a valuable way for our Board of Director's to evaluate the performance of the bank.

Second, many of the officers at Team Capital have significant call report preparation experience and have found that better software is commercially available to automate the call report process compared to the TFR process. Therefore, we would assume some time savings in the preparation of the call report.

Third, to the extent possible we would like to see as few additional reporting pages added to the thrift call report unless those pages were supported by commercially available call report software.

Based on the above points we are very much in favor of replacing the TFR report with the Call Report.

Sincerely,



Howard N. Hall
Executive Vice President and CFO