



FOR IMMEDIATE RELEASE

Contact: Brad Scott
Phone: 816-590-0264

Secondary Contact: Cinda Fisher
Phone: 816-842-0100

ADAMS DAIRY BANK ANNOUNCES BUYOUT OF MAJORITY SHAREHOLDER
Allows Continued Focus on Community Banking and Customer Service

BLUE SPRINGS, MO. (January 11, 2010) – David Chinnery, president and CEO of [Adams Dairy Bank](#) announced today that the Bank entered into an agreement with Capitol Bancorp Ltd., a Michigan corporation (CBC), to redeem CBC's 51% interest in the Bank. The closing of the transaction is contingent upon the satisfaction of certain conditions, including receipt of applicable regulatory approvals. Adams Dairy Bank, a community bank focused on relationship banking and premier customer service, has experienced remarkable growth for a start-up bank – even in the face of a credit market collapse and recession.

CBC's business model provided for administrative support and capital to aid start-up banks around the nation. "We are grateful for CBC's assistance in helping us set up our community bank," said Chinnery. "We are also thrilled that they have accepted our offer to purchase their majority position."

"This is a win/win situation," said Bill Wrisinger, chairman of Adams Dairy Bank board of directors. "The community and shareholders will be best served by Adams Dairy Bank becoming entirely independent. David has assembled an extraordinary team that has created an extraordinary track record in the two years of the Bank's existence. The performance of Adams Dairy Bank and the response of our community are beyond what we even imagined. I am excited about the future."

Chinnery added, "All of us are excited about what this opportunity represents. We will be able to enhance our customer service by assuming direct control and authority over the management of bank resources, and the allocation of loans and investments within our local community all to the benefit of our customers and shareholders."

-MORE-

Adams Dairy Bank Announces Buyout

January 11, 2010

Page 2

Adams Dairy Bank started in January of 2008. Since that time, it has grown to having total assets of \$42,248,000, gross portfolio loans of \$35,487,000, total deposits of \$23,938,000 and has paid \$649,000 in interest to depositors (through September 30, 2009). This extraordinary performance was accomplished largely serving customers in Jackson and Lafayette counties.

“As board chairman, I can tell you that Adams Dairy Bank is tops in nearly every performance indicator. From the outset, this bank has been on a trajectory for success,” Wrisinger said.

For information about Adams Dairy Bank’s performance, please click on the link below:

[Adams Dairy Bank Quick Facts](#)

About Adams Dairy Bank

Adams Dairy Bank, located near the intersection of I-70 and Adams Dairy Parkway, is a full-service community bank serving the eastern Jackson County and Lafayette County communities. Based in Blue Springs, Mo., the Adams Dairy Bank staff, board members and their nearly 170 local shareholders are creating a banking-family environment by serving individuals, small- to mid-size business owners, and professional corporations in the region. In addition to their convenient location in Coronado Place, Adams Dairy Bank customers have access to 555 ATMs through the UltraSF network. For more information, visit www.AdamsDairyBank.com.

###