



NEWS RELEASE

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FOR IMMEDIATE RELEASE

GOSHEN COMMUNITY BANK OPENS A HOMETOWN BANK

*Doug Johnston, a Goshen, Indiana Native, Leads the Bank as President
with Board of Local Business Owners*

September 29, 2000 ---Goshen, Indiana --- Capitol Bancorp Limited (NASDAQ:CBCL), a bank development company headquartered in Lansing, Michigan, today announced the opening of **Goshen Community Bank**, located in northern Indiana. **Doug Johnston**, the new bank's President, has completed the bank's stock offering, attracting more than 200 local shareholders. Johnston, a native of Goshen and a graduate of both Notre Dame and Indiana University, is excited about developing a community bank in his home town. "My family and I have developed relationships in this town for years and I look forward to joining this history with the local leaders in Goshen in establishing a strong community bank presence. Experience, quick response and local authority give us the ability to provide the best service possible to our clients."

In keeping with its commitment to serve the Goshen community, the bank's Board of Directors includes local business leaders: David Cripe, Doctor of Optometry; Carol Ebersole, Vice President of Corporate Development, Goshen Health System; Stephen Fidler, President, Kuert Concrete, Inc.; Christopher Graff, President and Chairman, Marque, Inc.; Richard A. Hetler, Jr., Vice President and General Manager, Indiana Wood Products, Inc.; Gregory A. Hoogenboom, President, Hoogenboom Masonry, Inc.; Larry Newswanger, Matthew Pletcher, Partner, Whitcraft & Pletcher, LLP; Dennis Sorg, President, Sorg Dodge, Inc.; Fred Ramser; Douglas A. Stanley, DDS. Robert Carr, Executive Vice President of Capitol Bancorp Limited and President of Indiana Community Bancorp Limited, will serve as Chairman of the Board and CEO.

The bank is located at 511 W. Lincoln Avenue in Goshen in "a part of town that has an expanding business presence," states Johnston. "We are passionate about providing our customers with the service they expect while remaining active in a community that values relationships and family."

Goshen Community Bank is a subsidiary of Indiana Community Bancorp which is an affiliate of Capitol Bancorp Limited. Capitol Bancorp Limited is a bank development company (with eleven banks in Michigan) that has Sun Community Bancorp Limited, (Arizona); Nevada Community Bancorp Limited, and Sunrise Capital Corporation, (New Mexico) as additional affiliates.

Bank President, Doug Johnston, may be contacted at (219) 533-2006.

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