



Thank you to our shareholders  
for your confidence and investment  
in our business banking concept.

Tennessee Commerce Bancorp, Inc.  
posted record results through  
the first nine months of 2005.

Net Income + 90%

Net Loans + 58%

Deposits + 54%

Tennessee Commerce Bancorp, Inc.  
is now traded on the NASDAQ OTC  
market under the stock symbol:

**TNCC**

*Tennessee Commerce Bancorp, Inc.  
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Franklin, Tennessee 37067  
615-599-2274  
[www.tncommercebank.com](http://www.tncommercebank.com)*

THIS NOTICE IS NOT AN OFFER TO SELL OR A SOLICITATION  
OF AN OFFER TO BUY ANY SECURITIES.