



January 21, 2016

FOR IMMEDIATE RELEASE

**1st Capital Bank Helps to Improve
the Quality of Life for Residents of
Windsor Skyline Care Facility in Salinas**

Monterey, California – January 21, 2016. Windsor Skyline Care Facility residents in Salinas, California are enjoying an improved quality of life thanks to **1st Capital Bank** (OTC Pink: FISB). The Bank recently presented the facility with a check to purchase a surround sound system for the living room big screen TV.

Vern Horton, Director of Corporate Affairs for 1st Capital Bank presented the “Wish Comes True” check to Laurie Behrend, Director of Windsor Skyline on December 15, 2015. The presentation was part of the Senior Housing Crime Prevention Foundation (“SHCPF”) “Wish Comes True” program. The program is made available annually to provide sponsored senior facilities a chance to improve the quality of life for one or more elderly residents as a benefit from the sponsoring bank.

“We were very pleased to make this contribution to the Windsor Skyline facility,” stated Vern Horton of 1st Capital Bank. “As a local bank, our continued goal is to improve the quality of life for residents in the communities we serve. Participating in the Wish Comes True program was the perfect opportunity to do just that.”

1st Capital Bank has sponsored the Windsor Skyline Care Center since April of 2013 to help protect those seniors by funding the *Senior Crimestoppers* program for residents of the care facility.

The “SHCPF” provides safe and secure living environments for low-and-moderate income elderly population through the Senior Crimestopper program. The foundation is funded exclusively by the banking industry.

Crime against the elderly in our society is a longstanding, constant battle that can be reduced and prevented through the operation of the *Senior Crimestoppers* program in nursing homes and assisted living facilities. *Senior Crimestoppers* is a coordinated set of components that work together to create a zero tolerance to crime platform in senior housing facilities.

Components include personal lockboxes for the residents, cash rewards up to \$1,000 paid anonymously for information about wrongdoing of any kind, and effective, on-going education and training for staff members and residents. *Senior Crimestoppers* has historically reduced all aspects of crime in participating facilities by 92%.

For more information about *Senior Crimestoppers*, visit them on the web at www.seniorcrimestoppers.org.

About 1st Capital Bank

The Bank's primary target markets are commercial enterprises, professionals, real estate investors, family business entities, and residents along the Central Coast Region of California. The Bank provides a wide range of credit products, including loans under various government programs such as those provided through the U.S. Small Business Administration ("SBA") and the U.S. Department of Agriculture ("USDA"). A full suite of deposit accounts is also furnished, complemented by robust cash management services. The Bank operates full service branch offices in Monterey, Salinas, King City, and San Luis Obispo. The Bank's corporate offices are located at 5 Harris Court, Building N, Monterey, California 93940. The Bank's website is www.1stCapitalBank.com. The main telephone number is 831.264.4000. The primary facsimile number is 831.264.4001.

Member FDIC / Equal Opportunity Lender / SBA Preferred Lender

Forward-Looking Statements

Certain of the statements contained herein that are not historical facts are "forward-looking statements" within the meaning of and subject to the safe-harbor provisions of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements may contain words or phrases including, but not limited, to: "believe," "expect," "anticipate," "intend," "estimate," "target," "plans," "may increase," "may fluctuate," "may result in," "are projected," and variations of those words and similar expressions. All such forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those projected. Factors that might cause such a difference include, among other matters, changes in interest rates; economic conditions including inflation and real estate values in California and the Bank's market areas; governmental regulation and legislation; credit quality; competition affecting the Bank's businesses generally; the risk of natural disasters and future catastrophic events including terrorist related incidents and other factors beyond the Bank's control; and other factors. The Bank does not undertake, and specifically disclaims any obligation, to update or revise any forward-looking statements, whether to reflect new information, future events, or otherwise, except as required by law.

This news release is available at the www.1stCapitalBank.com Internet site for no charge.

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