

December 9, 2016



FOR IMMEDIATE RELEASE

**1st Capital Bank Announces:
Expansion of Lending Program to Include Mortgages and Home Equity Loans;
Appointment of Erin King as Consumer Lending Manager**

Monterey, California – December 9, 2016. **1st Capital Bank** (OTC Pink: FISB) announces the expansion of its consumer lending products to include mortgages and home equity lines of credit. The new products are expected to be available the first quarter of 2017.

“We have received numerous requests for Home Equity Lines of Credit and Single Family Mortgages from members of the community. As the largest community bank headquartered in Monterey County, we want to respond to that need,” stated Tom Meyer, the Bank’s President and Chief Executive Officer. “We believe relationship banking means meeting both the business and personal lending needs of our community, and consider home equity lines and single family mortgages as core lending product offerings for a full service community bank.”

Ms. Erin King has been appointed Consumer Lending Manager and will oversee the consumer lending products. Ms. King has over 10 years of banking relationship experience in Monterey County and is an active leader in the King City Community. Currently she serves as President of the King City Chamber of Commerce and Agriculture, is Membership Chair for the King City Rotary Club, and is a member of the Board of Directors for the Mee Memorial Hospital Foundation

Commenting on the appointment, Robin Seelye, the Bank’s Chief Administrative Officer, stated: “We are very pleased to welcome Erin to 1st Capital Bank. Erin’s skillset and dedication to the community make her a strong addition to the 1st Capital Bank team. We look forward to her contributions toward the enhancement of our Consumer Lending Program.”

Ms. King’s contact information is:

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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.1stcapital.bank. 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.1stcapital.bank Internet site for no charge.

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