PRESS RELEASE
For Release 6:00 pm EDT

Contact: Jayme Fields, CFO
(831) 264-4011

1st CAPITAL BANK ANNOUNCES PLANS FOR A FULL-SERVICE BRANCH OFFICE IN KING CITY

Monterey, California — September 11, 2008. 1st Capital Bank (OTCBB/FISB) today announced that is has received approval from regulatory authorities to open a full-service branch office in King City. The branch's management team includes Butch Heinsen, Mikel Ann Miller and Kelly Webb. The Bank believes that a full-service branch office in King City will allow the Bank to better serve the needs of businesses and individuals throughout the South Monterey County area. 1st Capital Bank is currently in the process of remodeling the new office location at 432 Broadway Street, which is easy to reach from downtown King City or the freeway. It is anticipated that the branch office will open for business during the fourth quarter of 2008**.**

"We are excited to implement this next step in the Bank's Business Plan to serve the communities of Monterey County, from King City in South Monterey County to the Salinas Valley and the Monterey Peninsula," said Fred Rowden, President and Chief Executive Officer. Says Mr. Rowden, "We are very confident in the team that we have assembled to serve South County."

1st Capital Bank currently operates two branch offices in Monterey County, which are located in the historic Estrada Adobe at 470 Tyler Street, Monterey, and in a recently expanded location at 1097 South Main Street, Salinas. 1st Capital Bank also operates a loan production office in King City which will be replaced by the full-service branch office. The experienced bankers at 1st Capital Bank provide traditional deposit, lending, mortgage and commercial products and services to business and retail customers throughout the Monterey County communities served by the Bank.

Information regarding the Bank may be obtained from the Banks website at www.lstCapitalBank.com. Copies of the Bank's press releases are available on the website.

Forward Looking Statements

In addition to the historical information contained herein, this press release may contain certain forward- looking statements. The reader of this press release should understand that 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, and 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. The Bank does not undertake any obligation to publicly update or revise any of these forward-looking statements, whether to reflect new information, future events or otherwise, except as required by law.