

Contact Information

Fred Rowden President and Chief Executive Officer 831.264.4010

FOR IMMEDIATE RELEASE:

<u>Niraj Maharaj Joins 1st Capital Bank</u> as Vice President, Senior Relationship Manager

Monterey, California – August 16, 2011. **1**st **Capital Bank** (OTCBB/FISB): 1st Capital Bank today announced that Niraj Maharaj has accepted the position of Vice President, Senior Relationship Manager. This announcement was made by Fred Rowden, president and chief executive officer of 1st Capital Bank.

Mr. Maharaj comes to 1st Capital Bank with 20 years experience in banking. His most recent position was with First National Bank of Central California (Pacific Capital Bancorp) as Senior Relationship Manager where he managed commercial lending and banking relationships.

"We're fortunate to have Niraj as part of our team," noted Fred Rowden. "He is an experienced commercial lender who understands the challenges facing growing businesses located on the Central Coast. Niraj is a true community banker, who is solutions oriented and focused on the growth needs of a business," concluded Mr. Rowden.

"Niraj is one of those bankers who takes personal interest in the success of his business clients," stated Clay Larson, regional president of 1st Capital Bank. "As a senior relationship manager, he proactively looks for financing solutions for his clients and does whatever it takes to get the job done," noted Mr. Larson.

Niraj will be responsible for providing commercial loans and deposit services to businesses throughout the Monterey Peninsula. He will be based at 1st Capital Bank's Monterey Loan Production office located at 445 Tyler Street, Suite 3.

About 1st Capital Bank

1st Capital Bank is focused on providing lending, deposit and highly efficient cash management services such as remote deposit and online banking to small to medium size businesses, owners of those businesses and with specialized banking services for the healthcare industry. The Bank is a full service financial institution with branches located in Monterey, Salinas and King City. The Bank's corporate offices are located at 5 Harris Court, Building N, Suite 3, Monterey, California 93940. Bookmark www.1stcapitalbank.com for more information

1st Capital Bank is recognized by BauerFinancial, Inc as a "five-star" superior rated bank and by the Findley Company as the only "Premier Performing Bank" based in Monterey, Santa Cruz or San Benito Counties