1st Capital Bank Helps Keep Seniors Safe

Monterey, California – April 9, 2013. Thanks to 1st Capital Bank ("Bank") (OTCQB: FISB), residents of the Windsor Skyline Care Center in Salinas, California will live in a safer and even more secure environment. The Bank recently teamed with the Senior Housing Crime Prevention Foundation, Inc. ("SHCPF") to help protect those seniors by funding the *Senior Crimestoppers* program for residents of this care facility.

The SHCPF is a national organization that serves as a conduit for banks to help fulfill their federally mandated Community Reinvestment Act ("CRA") requirements through providing aid to low and moderate income individuals in their local community. The Foundation's mission is to provide safe and secure living environments for our nation's senior nursing home residents, many of whom are low and moderate income individuals, through the operation of the nationally-acclaimed *Senior Crimestoppers* program.

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%.

"Senior Crimestoppers is a way for an administrator to further enhance the lives of the residents they serve. They all work very hard to provide safe, secure, comfortable living environments and their desire to implement the program is just one more example of this. Implementing this program does not mean that the facility currently has a crime problem, but rather that the administrator is proactively finding a way to keep problems from occurring in the future," said Terry Rooker, President of *Senior Crimestoppers*.

Mark Andino, the Bank's President and Chief Executive Officer, stated: "We are very pleased to contribute to improving the quality of life for our local seniors. I have enjoyed working with the Senior Housing Crime Prevention Foundation over the years, and welcomed the opportunity for 1st Capital Bank to team with that organization. We look forward to a longstanding relationship with the Windsor Skyline Care Center, which serves 80 residents in the center of our market area. The management of the Center was immediately enthusiastic when informed of the potential to benefit from the *Senior Crimestoppers* program and partner with 1st Capital Bank."

The Senior Housing Crime Prevention Foundation, Inc., and 1st Capital Bank will be holding a charter presentation at the Windsor Skyline Care Center on Tuesday April 30 at 2:00 PM Pacific Time. The Center is located at 348 Iris Drive, Salinas, CA 93906. Members of the media and the public are welcomed to attend.

For more information about *Senior Crimestoppers*, contact Terry Rooker at 800-529-9096 or visit them on the web at www.seniorcrimestoppers.org.

About 1st Capital Bank

The Bank's target markets are commercial enterprises, professionals, real estate investors, family business entities, and residents in Monterey County. 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 comprehensive suite of deposit accounts is also furnished, complemented by robust cash management services. The Bank operates full service branch offices in Monterey, Salinas, and King City. The Bank's corporate offices are located at 5 Harris Court, Building N, Suite 3, Monterey, California 93940. The Bank's website is www.1stcapitalbank.com and the main telephone number is 831.264.4000.

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Forward-Looking Statements:

Certain of the statements contained herein that are not historical facts are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, Section 21E of the Securities Exchange Act of 1934, as amended, 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 factors discussed in the Bank's periodic reports under the Securities Exchange Act of 1934, as amended, on Forms 10-K, 10-Q, and 8-K filed with the FDIC. 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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