



**Contact Information:**

David A. Szafranski  
Senior Vice President  
831.264.4045

**FOR IMMEDIATE RELEASE:**

**1<sup>st</sup> Capital Bank Announces Online Banking**

**Agreement With First Data**

Monterey, California – January 3, 2012. **1<sup>st</sup> Capital Bank** (OTCBB/FISB): announced it has selected First Data, a global leader in electronic commerce and payment processing, to power its online banking services. First Data's Online Banking solution offers 1<sup>st</sup> Capital Bank's account holders the ability to manage their finances efficiently and securely, with state-of-the-art security features and financial management tools, through an interface that creates the feeling of a true virtual branch.

“This relationship with First Data enables us to provide robust, secure online banking services to our customers,” said David A. Szafranski, senior vice president, marketing for 1<sup>st</sup> Capital Bank. “First Data's Online Banking solution delivers a suite of services and functions that our customers need for 24/7 access to their accounts online, with security features that can help them feel confident that their information is protected. The Bank's cash management and remote banking capabilities complement the Bank's approach of relationship banking,” concluded Szafranski.

“Online banking is an important touch point for 1<sup>st</sup> Capital Bank's customers,” said Bryan Kratz, senior vice president, Financial Institutions, First Data. “The ability to deliver account access whenever it's convenient is an important part of the bank's commitment to the customers it serves. First Data's Online Banking solution offers the bank the latest technology to help ensure that its customers have the features and functions they demand, including full account histories, enhanced alerts and online account opening.”

Anyone interested in learning more about 1<sup>st</sup> Capital Bank's Online Banking service can do so by visiting any 1<sup>st</sup> Capital Bank branch or by calling 831.264.4000.

### **About 1<sup>st</sup> Capital Bank**

1<sup>st</sup> Capital Bank is focused on providing lending, deposit and highly efficient cash management services such as remote deposit and online banking for small to medium size businesses and their owners, along with specialized banking services for the medical and dental industry. The Bank is a full service financial institution with branch offices 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. Please visit our website at [www.1stcapitalbank.com](http://www.1stcapitalbank.com), or call 831.264.4000, for more information about the Bank.

### **About First Data**

Around the world, every second of every day, [First Data](#) makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. First Data leverages its vast product portfolio and expertise to drive customer revenue and profitability. Whether the choice of payment is by debit or credit card, gift card, check or mobile phone, online or at the checkout counter, First Data takes every opportunity to go beyond the transaction.

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