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**FOR IMMEDIATE RELEASE:**

**1<sup>st</sup> Capital Bank Receives Prestigious “Preferred Lender” Status  
From U.S. Small Business Administration**

Monterey, California – January 5, 2012. **1<sup>st</sup> Capital Bank** (OTCBB/FISB): 1<sup>st</sup> Capital Bank announced that it is recognized as a “Preferred Lender” by the U.S. Small Business Administration. This recognition as a preferred lender of the SBA allows 1<sup>st</sup> Capital Bank to document and process an SBA loan request on behalf of the SBA, streamlining the time when a business receives their funding.

“This is a result of hard work and the Bank’s commitment to provide local businesses with the funding needed to grow their business,” noted Michael Jennings, vice president, 1<sup>st</sup> Capital Bank. “We consider SBA lending as a core business for the Bank. The SBA application process is streamlined which allows us to qualify a potential borrower, complete the documentation and fund the loan within a relatively short time period,” concluded Jennings.

During the SBA Fiscal period of October 2, 2010 through September 30, 2011, 1<sup>st</sup> Capital Bank achieved the second highest SBA loan volume among all lenders in Monterey County.

“1<sup>st</sup> Capital Bank received the Preferred Lending Program (PLP) status based on their excellent record with SBA, and the Bank’s demonstrated proficiency in their documentation, processing and servicing of SBA guaranteed loans,” stated SBA District Director, Carlos Mendoza. “As a preferred lender, the SBA delegates the final credit decision and servicing to a carefully selected group of lenders and we’re proud to provide this distinction to 1<sup>st</sup> Capital Bank.”

**About 1<sup>st</sup> 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](http://www.1stcapitalbank.com) for more information.

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