

PRESS RELEASE For Release 6:30 am ET Contact: Jayme Fields, CFO (831) 264-4011

## 1st CAPITAL BANK ANNOUNCES THE GRAND OPENING OF ITS KING CITY BRANCH

Monterey, California — November 14, 2008. 1st Capital Bank (OTCBB/FISB) announced today it has opened a full-service branch office in King City at 432 Broadway Street, which is centered in the downtown financial district. The branch's management team includes Butch Heinsen, Mikel Ann Miller, Kelly Webb and Sylvia Mares. The Bank believes that this 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. A Grand Opening Celebration and Ribbon Cutting Ceremony is scheduled for Wednesday November 19th at 10:00 am at the branch.

"We are very excited about the great customer service team that we have assembled," says Butch Heinsen, Regional Relationship Manager. "Mikel Ann, Kelly and Sylvia are all well known bankers in South County and are committed to the community and to 1st Capital Bank's high level of customer service."

1<sup>st</sup> Capital Bank currently operates two other 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. The experienced bankers at 1<sup>st</sup> 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 <a href="https://www.lstCapitalBank.com">www.lstCapitalBank.com</a>. 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.