

Contact Information

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FOR IMMEDIATE RELEASE:

<u>Penny L. Morris Joins 1st Capital Bank</u> as Vice President, Regional Relationship Manager

Monterey, California – August 8, 2011. **1**st **Capital Bank** (OTCBB/FISB): 1st Capital Bank today announced that Penny Morris has accepted the position of Vice President, Relationship Manager. This announcement was made by Fred Rowden, president and chief executive officer of 1st Capital Bank.

Ms. Morris comes to 1st Capital Bank with over 35 years of experience in community banking. Her most recent position was with First National Bank of Central California (Pacific Capital Bancorp) as Relationship Manager where she managed commercial banking relationships.

"We are extremely happy to have Penny as part of the 1st Capital Bank family," stated Fred Rowden. "Her experience in commercial lending and client relations is an asset to 1st Capital Bank, as we continue to expand our presence on the Central Coast. Penny is extremely focused on personable, relationship banking which is why our clients bank with us," Rowden concluded.

"I've worked with Penny for many years," stated Clay Larson, regional president of 1st Capital Bank. "Penny is one of those exceptional bankers that combine expertise in business banking solutions with knowledge of our local community and a dedication to providing her clients with unparalleled personal service," noted Larson.

In her position as Relationship Manager at 1st Capital Bank, she will be responsible for client retention and development.

Penny is an active member on the general committee of the AT&T Pebble Beach Pro-Am golf tournament and as office campaign coordinator with the United Way for 27 years. She is a former board president and treasurer with the Beacon House.

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