



**FOR IMMEDIATE RELEASE**

**1<sup>st</sup> Capital Bank Announces:**

**Appointment of Francis Giudici to the Board of Directors**

*Monterey, California* – July 23, 2013. **1<sup>st</sup> Capital Bank** (OTCQB: FISB) (the “Bank”) today announced that the Board of Directors has unanimously approved the appointment of Francis Giudici as the Bank’s newest director, effective August 16, 2013. Mr. Giudici is a lifelong Monterey County resident and the President of L.A. Hearne Company, headquartered in King City. L.A. Hearne Company is a family owned (third generation), diversified agricultural business that markets farm products, seed, and animal feed; operates retail farm stores; provides trucking services; and operates various ancillary lines of business. L.A. Hearne Company employs about 100 individuals.

Mr. Giudici has served on and actively participated in the Bank’s Salinas Valley Advisory Board for the past several years. Mr. Giudici has been extensively involved in agricultural industry organizations throughout his career, including serving as President or Chairman for number of entities. Mr. Giudici has also devoted over two decades to supporting local youth athletics, including coaching both football and baseball.

Commenting on the appointment, Mark Andino, the Bank’s President and Chief Executive Officer, stated: “We are very pleased to welcome Francis to the Board of Directors. He is among the best known and well regarded businessmen in South Monterey County. His family has actively contributed to improving the quality of life in the greater King City area for generations. Francis’ extensive knowledge of the diversified agriculture industry will be of benefit to the Bank, as farming is one of the primary drivers of the Monterey County economy.”

Kurt Gollnick, the Bank’s Chairman of the Board, added: “The Board identified Francis as a potential future director through his contributions while serving on the Salinas Valley Advisory Board. His timing in being available to join the Board of Directors is propitious, as the Bank recently completed an expansion and technological upgrade of its King City branch office; and now has the infrastructure in place to serve a greater volume of businesses and professionals throughout South Monterey County. We look forward to Francis’ participation in enhancing the Bank’s visibility from Soledad to King City.” Mr. Gollnick then continued: “In interviewing Francis as a potential director, his focus on high quality corporate governance and effectively representing shareholder interests was most evident. We believe that Francis will quickly contribute to our multiple initiatives to advance shareholder value.”

Daniel Hightower, the Bank’s Vice Chairman of the Board and the Chairman of the Board’s Corporate Governance and Nominating Committee, commented: “As we completed the background review for Francis, we were very impressed with his active participation over the years in organizations such as the Monterey County Farm Bureau, the California Dry Bean Shippers Association, the Heritage Foundation Capital Campaign, and the King City Chamber of Commerce. Francis’ consistent community involvement over the past two decades aligns very well with the Bank’s emphasis on actively contributing to the communities we serve.”

Mr. Giudici stated: “I am both honored and excited to be joining a group with the integrity, energy, and commitment of the 1<sup>st</sup> Capital Bank Board of Directors. I have been a client and shareholder of the Bank since its inception, and have been impressed with the growth of the Bank and the many community initiatives it has sponsored. As the third generation leadership of L.A. Hearne Company, I appreciate the importance of building high quality, longstanding relationships, which is core to the Bank’s mission and vision. I look forward to representing the Bank’s shareholders and getting to know more of them through my service as a director.”

### **About 1<sup>st</sup> 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](http://www.1stcapitalbank.com) and the main telephone number is 831.264.4000.

*Member FDIC / Equal Opportunity Lender / SBA Preferred Lender*

### **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 other factors. 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](http://www.1stcapitalbank.com) Internet site for no charge.**

**For further information, please contact:**

Mark R. Andino  
President and Chief Executive Officer  
831.264.4028 office  
831.915.6498 cellular  
Mark.Andino@1stcapitalbank.com

*or*

Jayme Fields  
Chief Financial Officer  
831.264.4011 office  
831.917.8725 cellular  
Jayme.Fields@1stcapitalbank.com