



## **FOR IMMEDIATE RELEASE**

### **1st Capital Bank Announces: Appointment of Steve John to the Board of Directors**

*Monterey, California* – February 27, 2014. **1st Capital Bank** (OTCQB: FISB) (“Bank”) today announced the appointment of Steve John as the Bank’s newest and eighth director. Mr. John is the Chief Executive Officer of the Monterey Peninsula Foundation, has prior director experience with a publicly traded bank, and is very well known throughout the Bank’s primary market area as a long term businessman and for his involvement with local community organizations. Mr. John’s appointment was effective on February 26, 2014. He will stand for re-election at the Bank’s 2014 Annual Meeting later this year.

Commenting on the appointment, Kurt Gollnick, the Bank’s Chairman of the Board, stated: “We were very pleased to learn of Steve’s interest in joining the Board of Directors. He is a highly regarded, successful businessman who has also devoted extensive time to improving the quality of life along the Central Coast. His current broad involvement with the First Tee program offers youth the opportunity for a better future by providing valuable life skills. Steve shares our commitment to high quality corporate governance and guiding the Bank to generate shareholder value.”

Daniel Hightower, the Bank’s Vice Chairman of the Board, added: “I have known Steve for many years. Through his various business and philanthropic ventures, he has become acquainted with a large number of professionals throughout Monterey and Santa Cruz counties. His addition to the Board, following our recent hire of Stuart Tripp as Regional President for the area from Monterey to Santa Cruz, provides the Bank with an even greater opportunity to expand into adjacent markets. Steve’s prior director experience at a publicly traded bank will allow him to quickly contribute to the Board’s activities.”

Mr. John stated: “I am extremely pleased to join the 1st Capital Bank Board of Directors. I have been a client of the Bank for many years, and have been impressed with the organization’s commitment to integrity, expertise, and furnishing an extraordinarily high level of client service. The Bank’s progress in growing over the past two years has been remarkable. I look forward to working with the directors and the executive management team to effectively represent the shareholders. I also look forward to participating in the Bank’s many initiatives aimed at making the Central Coast an even better place to live.”

Mark Andino, the Bank’s President and Chief Executive Officer, commented: “The Bank has enjoyed great success over the past six months in adding high caliber professionals to both the Board of Directors and the officer team. Steve continues that trend.” Mr. Andino then continued: “We anticipate teaming with Steve to further increase the Bank’s visibility throughout the Central Coast, particularly in Santa Cruz County and segments of the Monterey Peninsula. His market knowledge is impressive.”

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

The Bank's target markets are commercial enterprises, professionals, real estate investors, family business entities, and residents along the Central Coast Region of California. The Bank provides a wide range of credit products. 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.

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## **Forward-Looking Statements**

Certain of the statements contained herein that are not historical facts are "forward-looking statements" within the meaning of 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; performance and contributions of directors and employees; 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.**

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