August 2, 2016

FOR IMMEDIATE RELEASE



1st Capital Bank Announces: 1st Capital Bank to Move Corporate Headquarters to Taylor Building in Downtown Salinas

Monterey, California – Aug 2, 2016. **1st Capital Bank** (OTC Pink: FISB) has announced the relocation of the Bank's corporate headquarters to the Taylor Building located at 150 Main Street, Salinas, California.

The Taylor Building, opened in 2015, is a 100,000 square foot, state of the art facility located in the heart of the Salinas downtown district. Bruce Taylor, CEO of Taylor Farms and visionary behind the Taylor Building, led Taylor Farms' construction of the building to be a catalyst to the economic growth needed to revitalize downtown Salinas.

Commenting on the relocation, Tom Meyer, the Bank's President and Chief Executive Officer, stated: "We are thrilled to be a part of the downtown Salinas revitalization project championed by Taylor Farms, and believe that the Taylor Building was a natural choice for the headquarters of 1st Capital Bank. As a community bank, we should be highly visible and contribute to the economic vitality of the communities we serve now and into the future."



Commenting on the partnership, Bruce Taylor stated: "The success of the Salinas downtown revitalization project depends on local, strong businesses embracing and supporting the concept. As the largest community bank in Monterey County, and a strong supporter of local businesses and non-profits, 1st Capital Bank was the right choice for the space."

The buildout and move to the 6,300 square foot first floor location in the Taylor Building is expected to be completed in early 2017.

1st Capital Bank, founded in 2007, provides professional banking services to businesses, professionals, and residents throughout the Central Coast with branches in Monterey, Salinas, King City and San Luis Obispo.

1st Capital Bank was represented by Michael Schoeder of Cushman and Wakefield.

Photo Credit: Cooks Photography (lt-rt) Bruce Taylor - CEO Taylor Farms, Tom Meyer - CEO 1st Capital Bank, in front of the Taylor Building in Downtown Salinas

About 1st Capital Bank

The Bank's primary 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, 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 full suite of deposit accounts is also furnished, complemented by robust cash management services. The Bank operates full service branch offices in Monterey, Salinas, King City, and San Luis Obispo. The Bank's corporate offices are located at 5 Harris Court, Building N, Monterey, California 93940. The Bank's website is <u>www.1stCapitalBank.com</u>. The main telephone number is 831.264.4000. The primary facsimile number is 831.264.4001.

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 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 <u>www.1stCapitalBank.com</u> Internet site for no charge.

or

For further information, please contact:

Thomas E. Meyer President and Chief Executive Officer 831.264.4057 office <u>Tom.Meyer@1stCapitalBank.com</u> Michael J. Winiarski Chief Financial Officer 831.264.4014 office Michael.Winiarski@1stCapitalBank.com