

March 23, 2018

FOR IMMEDIATE RELEASE



**1st Capital Bank Announces
David Cohen Joins 1st Capital Bank as Vice President, Senior Relationship Manager**



Salinas, California – March 23, 2018. **1st Capital Bank** (OTC Pink: FISB) announced today that David Cohen has joined the bank as Vice President, Senior Relationship Manager based in Monterey. With an extensive background in commercial lending, Cohen will help support the Bank’s growing loan portfolio.

“We are very pleased that David has joined the 1st Capital Bank team,” said Stuart Tripp, Regional President of Monterey, Salinas and King City for 1st Capital Bank. “He is a skilled commercial banker with strong business ties to the Monterey and Salinas markets. David brings substantial credit skills that will fit nicely with the 1st Capital Bank tailored credit solution approach.”

“I am excited to join 1st Capital Bank’s exceptional team,” said Cohen. “The Bank has a phenomenal track record of fostering strong relationships with its clients and providing the customized service that’s synonymous with community banking. I’m looking forward to building new relationships and continuing to provide our customers with the quality service they expect from 1st Capital Bank.”

Cohen’s 18-year career has been focused on business banking, credit underwriting, and business development. Prior to joining 1st Capital Bank, Cohen spent several years in Relationship Manager roles at JP Morgan Chase and Wells Fargo Bank.

Cohen earned his Bachelor of Science degree in Business Administration and Management from Keene State College in New Hampshire and is a resident of Monterey, CA.

About 1st Capital Bank

1st Capital 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 150 Main Street, Suite 150, Salinas, California 93901. The Bank's website is www.1stCapital.bank. The main telephone number is (831) 264-4000. The primary facsimile number is (831) 264-4001.

Member FDIC / Equal Opportunity Lender / SBA Preferred Lender

This news release is available at the www.1stCapital.bank internet site for no charge.

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