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**Dean Austin Joins 1<sup>st</sup> Capital Bank  
As Senior Vice President, Managing Director**

*Salinas, California* – May 14, 2019. **1st Capital Bank** (OTC Pink: FISB) President and CEO, Thomas Meyer announced that Dean Austin has joined 1<sup>st</sup> Capital Bank as senior vice president and managing director of the Bank’s Santa Cruz region.

“Dean comes to the Bank with over 21 years of commercial banking experience,” stated Jon Ditlevsen, chief lending officer. “He has extensive knowledge and understanding of commercial loans, cash management services and credit underwriting. His commitment to relationship banking and the ability to provide solutions-based lending decisions fits well within our credit culture.”

“This is a great opportunity to be part of outstanding team of bankers at 1<sup>st</sup> Capital Bank,” stated Austin.” The Bank continues to be successful due to its commitment to its clients and through strong relationships with the business and civic communities. I’m looking forward to the opportunity to building new client relationships; and to provide locally owned businesses with the financing and cash management services they need to grow.”

Austin’s 20 year plus career has been focused on commercial lending, business banking, credit underwriting and relationship management. Prior to joining 1st Capital Bank, Austin served in officer positions with Wells Fargo Bank and Greater Bay Bancorp.

Austin is a director of Dominican Hospital Foundation and the Santa Cruz County Business Council. He also served on the boards of Santa Cruz Chamber of Commerce, Scott Valley Chamber of Commerce, and the Santa Cruz County Symphony.

**About 1st Capital Bank**

1<sup>st</sup> Capital Bank’s 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 banking 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. Member FDIC | Equal Opportunity Lender |SBA Preferred Lender |1stCapital.Bank | 831.264.4000

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