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**1st Capital Bank Opens Loan Production
Office (LPO) in Santa Cruz**

Full Service Banking Center Planned for Late Fall 2019

Salinas, California – July 25, 2019. **1st Capital Bank** (OTC Pink: FISB) President and CEO, Thomas Meyer announced 1st Capital Bank has opened a commercial lending office in Santa Cruz, California. The office is located at 3110 Mission Drive, Santa Cruz.

“We are extremely excited to enter the Santa Cruz County market,” stated Tom Meyer, president and chief executive officer. “This provides us the opportunity to provide local area businesses with competitive financing and cash management solutions to grow their business. We are fortunate to have several business bankers who are long time residents and have provided financing to businesses in the greater Santa Cruz market. These local, business bankers are part of the community and will do an outstanding job to provide business owners with the credit, cash management and deposit services that they require.”

Jon Ditlevsen, chief lending officer noted, “Dean Austin is the managing director of the Santa Cruz region and will manage the Santa Cruz loan production office. Previously with Wells Fargo Bank in Santa Cruz, Dean has over 21 years of commercial lending experience. In addition, Stuart Tripp, regional president has been a commercial banker in the Santa Cruz market for over 27 years. They both are exceptional business lenders who understand the Santa Cruz business market.”

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

Tripp serves on the Board for the Dominican Hospital Foundation. Previously, he served on the Board of Directors for The Santa Cruz Museum of Art and History, Homeless Services Center, Capitola Chamber of Commerce and the Aptos Chamber of Commerce

In late Fall of 2019 (pending regulatory approval), 1st Capital Bank is planning on opening a full-service banking center at this location.

About 1st Capital Bank

1st 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 commercial 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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