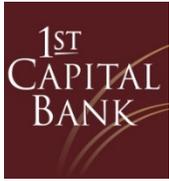


Media Inquiries:
David A. Szafranski
dave.szafranski@1stcapitalbank.com
831.264.4022



Vida Villanueva Named Executive Vice President and Chief Operating Officer of 1st Capital Bank

SALINAS, Calif. (August 14, 2020) — **1st Capital Bank** (OTC Pink: FISB) Chief Executive Officer Samuel Jimenez announced today that Vida Villanueva has been named Executive Vice President and Chief Operating Officer of the Bank. Ms. Villanueva will serve as a member of the executive leadership team and will be directly responsible for the management of retail branches, central deposit operations, electronic banking, and treasury management, as well as an active participant in the development and execution of the Bank’s operational and strategic initiatives.

Prior to joining 1st Capital Bank, Villanueva served in a number of senior-level positions with HSBC Financial and was an integral part of the senior leadership team creating organizational strategy and transformation. She served as chief operating officer for the company’s Kuwait and Latin America operations, and the head of management services and change delivery for North America. She also managed a \$100 million P&L within the Americas region.

“Vida brings a wealth of expertise from a Fortune Global 500 financial services perspective. Her strategic, organization, and leadership skills will be invaluable as we pursue our strategic and operational objectives,” Jimenez said.

“This is an outstanding opportunity for me to assist in the strategic growth initiatives of the Bank,” Villanueva said. “I’m excited to be part of this team of exceptional bankers. 1st Capital Bank has a terrific reputation in its marketplace and I’m confident, together, we can continue to grow and position the Bank as one of the premier business banks serving California’s Central Coast .”

Villanueva holds a bachelor of arts degree in sociology from Mills College.

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 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, San Luis Obispo, and Santa Cruz. The Bank’s corporate offices are located at 150 Main Street, Suite 150, Salinas, Calif. 93901. Member FDIC | Equal Opportunity Lender| SBA Preferred Lender |1stCapital.Bank | 831.264.4000

###