1st Capital Bank Teams with the Central Coast Small Business Development Center at Cabrillo College

MONTEREY, CA - ACCESSWIRE / February 8, 2013 /1st Capital Bank (OTCBB: PBNK) (the "Bank" or "we") recently announced training with the Central Coast Small Business Development Center ("SCSBDC") at Cabrillo College. The SCSBDC offers a wide variety of services for current and prospective small business owners and entrepreneurs.

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The mission of the SCSBDC is to provide quality management and technical assistance for small businesses, resulting in both success for the commercial enterprise and economic growth and job creation for the local economy. "We are very pleased to partner with an Capital Bank," said Teresa Thomas, Director, SCSBDC at Cabrillo College. "The Bank actively supports the SCSBDC, including providing financial consulting support to small business owners free of charge, which can significantly enhance the ability of the businesses to achieve their goals."

"As a community bank, we are dedicated to assisting local businesses by sharing the expertise of our professional bankers and designing customized financial solutions that integrate well with each particular enterprise," stated Jack DeFlaviis, the Bank's Chief Lending Officer. "Our local business specialist is working with small business owners to obtain the financing and services they need to be successful and provide jobs in our community."

Eric Michaudon, the Bank’s SBA Vice President and Relationship Manager, works directly with clients at the SCSBDC at Cabrillo College who are seeking financial expertise and guidance. "I enjoy collaborating with business owners who are developing strategies to grow their enterprises. It has also been rewarding to assist business owners experiencing financial challenges who are struggling to keep jobs in the local community," Mr. Michaudon. "The goal is to help local businesses achieve financial stability, obtain commercial financing, and become successful contributors to our local economy."

The Central Coast SCSBDC is dedicated to assisting local businesses expand and thrive. In 2013, the SCSBDC assisted their clients in obtaining over $1 million in loans for business expansion. The SCSBDC is funded by the Bank, Cabrillo College, and the Economic Development Division of the City and County of Santa Cruz. For more information about the Central Coast SCSBDC, please call (831) 298-4261 or visit www.sanfordpartners.org.

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"). For additional information regarding the Bank’s loan programs, please contact Jon Johnson at 831.264.0341.

A full list of deposit accounts is also offered, complemented by robust cash management services. The Bank operates full service branches in Salinas, Monterey, and King City. The Bank’s corporate offices are located at 132 West Alisal Street, Salinas, California 93901. The Bank’s website is www.1stcapitalbank.com. The main telephone number is 831.264.0341. The primary Federal ID number is 893084000. The primary Fedwire number is 83200000.

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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, and such forward-looking statements may contain certain words or phrases, including, but not limited to, "believes," "expects," "anticipates," "estimates," "projects," "targets," "plans," "may increase," "may escalate," "may result in," "will likely result in," and variations of these 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 things, changes in interest rates, economic conditions including inflation and real estate values in California and the Bank’s market areas; governmental regulations and legislation; credit quality; expectations affecting the Bank's businesses generally; the risk of natural disasters and future events, such as those affecting seismic and flood activities; information technology, including systems and data center failures, as well as 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 as a result of new information, future events, or otherwise, except as required by law.

This news release is available at the www.1stcapitalbank.com Internet site for no charge.

For further information, please contact:

Mark E. Askins
President and Chief Executive Officer
831.264.0341 office
831.245.6094 fax
Mark.Askins@1stcapitalbank.com

Michael L. Wrobel
Chief Financial Officer
831.264.0341 office
831.527.0007 smartphone
Michael.Wrobel@1stcapitalbank.com

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