

**For Immediate Release**

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**CapStar Bank Opens First Branch**  
*Downtown location also serves as bank headquarters*

**(NASHVILLE, Tenn.) July 14, 2008** – CapStar Bank has opened its first branch in downtown Nashville, marking the beginning of its operations. Located on the ninth floor of 201 Fourth Avenue North across from the L & C Tower, the branch is the first of several planned locations.

The bank’s opening follows regulatory approval by the Tennessee Department of Financial Institutions and the Federal Reserve Bank and the issuance of deposit insurance by the Federal Deposit Insurance Corporation. In addition to its downtown branch, CapStar will provide customers with a state-of-the-art Internet banking package as well as Remote Image Deposit technology, which allows customers to conveniently, securely and cost effectively make deposits from their place of business.

Led by a team of veteran Nashville bankers, CapStar offers customers a full line of traditional banking services, including business and personal loans, a wide range of depository services, and VISA debit cards with free unlimited use of any ATM in the country that participates in the VISA, PLUS or NYCE Networks.

“We are thrilled to begin the first chapter in what we believe will be a long history of personal service and community involvement with the opening of our first branch,” said Claire W. Tucker, bank president and chief executive officer. “We believe CapStar fills a need in the business community for a bank that is truly a Nashville bank – a bank where credit decisions are made locally and where bankers have personal knowledge of their clients and their successes. Our team of local bankers has strong ties to the community as well as the experience and knowledge necessary to quickly respond to our customers’ needs.”

CapStar Bank raised \$88 million in start-up capital, which is believed to make it the highest capitalized start-up bank in Tennessee history. CapStar will focus on the areas of small to middle market businesses, commercial real estate and private banking. In addition to the downtown branch, branch locations in Green Hills and Brentwood are planned. For more information about CapStar, please visit [www.CapStarBank.com](http://www.CapStarBank.com).

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