

For Immediate Release

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CapStar Bank Announces More Than \$200 Million in Assets New Products Revealed at First Annual Shareholder Meeting

(NASHVILLE, Tenn.) May 20, 2009 – CapStar Bank announced Wednesday at its first annual shareholder meeting that it has grown assets to more than \$200 million since the bank opened less than 10 months ago.

CapStar attributes this growth to the personal relationships its experienced bankers have with customers and the bank's strong capital base.

"From getting fully staffed to meet our customers' needs at three offices to achieving significant deposit growth to fund our strong demand for loans, we have had a tremendously successful year," said Claire W. Tucker, bank president and chief executive officer. "Furthermore, in today's economic climate the bank's asset growth is a strong testament to the diversity of the Nashville economy."

CapStar also announced it will implement a state-of-the-art new system for customers who want to make online purchases without revealing their credit or debit card account numbers to merchants. The program enables consumers to make internet purchases with confidence and increased protection from identity theft by allowing the consumer to use a ghost account number instead of revealing their actual credit or debit card account information .

"Research shows that 57 percent of consumers would buy more online if they felt more protected against identity theft," said Tucker. "We believe this new service will be valuable to individuals who might not have been comfortable using the internet for purchasing."

In addition CapStar announced it will be expanding its Remote Image Deposit services to individual banking customers. While Remote Image Deposit offers business customers the convenience of making deposits from their own location using an image scanner and an Internet-ready computer, consumer capture technology does the same for individuals. One of the first financial institutions to offer consumer capture, CapStar will launch the service first with business owners who conduct work from home offices and have both personal and business accounts with the bank.

"It's truly plug-and-play," says Jane Edwards, senior vice president for CapStar. "We are really excited to have this technology and be able to offer it to our customers."

CapStar Bank raised \$88 million in start-up capital prior to opening in 2008, which is believed to make it the highest capitalized start-up bank in Tennessee history. CapStar focuses on the areas of owner-operated small to middle market businesses, the personal banking needs of those owners and their employees, and private banking. CapStar recently expanded with a branch in Brentwood's Maryland Farms and a branch is planned to open in Green Hills this summer. For more information about CapStar, please visit www.CapStarBank.com.

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