WEST COAST COMMUNITY BANCORP ANNOUNCES BOARD LEADERSHIP TRANSITION AND NEW GOVERNANCE ROLES: Chairman Stephen Pahl retired; Krista Snelling appointed Chairman; Judy Bornstein joins Board; Wayne Doiguchi named to newly created role of Lead Independent Director

September 3, 2025

SANTA CRUZ, Calif., Sept. 3, 2025 /PRNewswire/ -- West Coast Community Bancorp ("Bancorp,"OTCQX: WCCB), the parent company of West Coast Community Bank ("Bank"), today announced a series of governance changes at both the Bank and Bancorp Boards of Directors (collectively, the "Board") as part of a planned leadership transition. Chairman Stephen Pahl retired following 18 years of service. The Board has appointed Krista Snelling, who currently serves as Chief Executive Officer, to the additional role of Chairman.

Krista Snelling

Stephen Pahl

To further strengthen its governance structure, the Board also created the role of Lead Independent Director, appointing current director Wayne Doiguchi to the position. Doiguchi brings extensive bank leadership experience, having previously served as Chairman and CEO of a community bank and as a director of a Nasdaq-listed bank. His background enhances the Board's independent oversight and adds valuable perspective to its governance.

In addition, the Board has appointed Judy Bornstein as a new independent director and member of the Audit Committee. Bornstein is an experienced finance executive with more than 20 years in senior leadership roles across private equity, venture debt and specialty finance. She previously served as Chief Financial Officer ("CFO") and Chief Compliance Officer ("CCO") at Western Technology Investment, a venture debt firm with more than $6 billion in loans issued, CFO at Generate Capital, Inc., a sustainable infrastructure investment company, and CFO and CCO at American Infrastructure Funds, a private equity firm focused on master limited partnership-qualifying infrastructure investments. Bornstein is the founder of C Suite Resolutions, where she provides mediation, conflict resolution, and ombuds services to organizations and their executive teams. Her background includes extensive work in SEC compliance, complex fund structures, audit oversight and risk management, making her well-suited to serve on the Board's Audit Committee.

"The Board sincerely thanks Stephen for his dedicated service as Chairman and for the time he has devoted to the Bank," said Krista Snelling, CEO and newly appointed Chairman. "As I assume the role of Chairman in addition to CEO, I am confident in the strength of our leadership team and our ability to continue delivering for our clients, communities and shareholders."

"Krista has demonstrated exceptional leadership and a clear vision for our future," said Wayne Doiguchi, Lead Independent Director. "Unifying the roles of Chairman and CEO ensures strong alignment between management and the Board in driving long-term value for all our stakeholders.

I'd also like to take this opportunity to welcome Judy, as her deep financial expertise and proven track record in governance, compliance and risk oversight will bring significant value to our Board and the Audit Committee," added Doiguchi. "I am pleased to take on the Lead Independent Director role and to continue contributing to the Bank's strong governance practices."

"I am honored to join the Boards of West Coast Community Bank and Bancorp and eager to contribute my finance and governance experience to support the Bank's growth and success," said Judy Bornstein, newly appointed Board Member. "I look forward to working with my fellow directors and management to further strengthen our foundation for the future."

ABOUT WEST COAST COMMUNITY BANK AND WEST COAST COMMUNITY BANCORP
Founded in 2004, West Coast Community Bank (formerly Santa Cruz County Bank and its division, 1st Capital Bank) is the wholly owned subsidiary of West Coast Community Bancorp, a bank holding company. The Bank is a top-rated, locally operated and full-service community bank headquartered in Santa Cruz, Calif. with branches in Aptos, Capitola, Cupertino, King City, Monterey, Salinas, San Luis Obispo, Santa Cruz, Scotts Valley and Watsonville. West Coast Community Bank is distinguished from "big banks" by its relationship-based service, problem-solving focus and direct access to decision makers. The Bank is a leading SBA lender in Santa Cruz County and Silicon Valley. As a full-service bank, West Coast Community Bank offers competitive deposit and lending solutions for businesses and individuals; including business loans, lines of credit, commercial real estate financing, construction lending, asset-based lending, agricultural loans, SBA and USDA government guaranteed loans, credit cards, merchant services, remote deposit capture, mobile and online banking, bill payment and treasury management. True to its community roots, West Coast Community Bank has supported regional well-being by actively participating in and donating to local nonprofit organizations. Visit wccb.com for more information.

FORWARD-LOOKING STATEMENTS
This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to achieving the intended synergies with 1st Capital Bancorp post-merger, retaining employees and clients, fluctuations in interest rates (including but not limited to changes in depositor behavior and/or impacts on our core deposit intangible in relation thereto), inflation, government regulations and general economic conditions and competition within the business areas in which the Bank is conducting its operations, health of the real estate market in California, Bancorp's ability to effectively execute its business plans and other factors beyond Bancorp and the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. Bancorp undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

SOURCE West Coast Community Bancorp

Wayne Doiguchi

Judy Bornstein