



FOR IMMEDIATE RELEASE

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Shareholders of CapStar Bank and American Security Bank & Trust Approve Merger

NASHVILLE, TN and HENDERSONVILLE, TN – June 22, 2012. The shareholders of CapStar Bank and the shareholders of American Security Bank & Trust have separately approved the merger of the two financial institutions. The merger process, which began in February, is expected to be final in the third quarter of 2012. Following the completion of the merger, the combined company will operate as CapStar Bank and will be led by CapStar president and Chief Executive Officer Claire W. Tucker. The combined company will have approximately \$960 million in assets and hold nearly \$843 million in deposits.

American Security has branches in Hendersonville and Gallatin which, in addition to CapStar's offices in downtown Nashville, Brentwood and Green Hills, will increase the total number of CapStar branches to five.

Tucker said, "American Security will expand CapStar's footprint into the fast-growing, vibrant Sumner County area. We believe this partnership will also benefit our current customers in Sumner County, who will now have even broader access to CapStar. Additionally, we are thrilled to welcome American Security's employees, shareholders and their customer base to the CapStar family. American Security has a wonderful reputation and loyal friends whom we look forward to working with." The population of Sumner County has more than doubled since 1990, and is expected to increase 9.33% between 2010 and 2014 (CLR Search).

"This merger is a tremendous opportunity for the customers, employees and shareholders of both CapStar and American Security," Tucker added. "We are finding that utilizing the same core computing systems will help us quickly achieve operating efficiencies with minimal customer impact."

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Mark Thomas, American Security’s president and CEO, agreed, “This is an opportunity to bring together two fine institutions with similar values and a passion for excellence in customer service. We feel we are delivering great value to our employees, customers and shareholders in this merger. Our cultures are a great fit.”

Founded in 2004, American Security Bank & Trust is a Tennessee banking corporation with offices in Hendersonville and Gallatin that offers consumer and business banking, in addition to loan and home mortgage services.

CapStar was founded in July, 2008 with a record \$88 million in start-up capital; CapStar provides a wide range of loan, deposit and treasury management products, as well as a powerful technology platform for small and mid-size businesses and consumers. One of the fastest growing banks in Tennessee in 2011, CapStar has an asset base of \$770 million and operates branches in Davidson and Williamson Counties. For more information on CapStar Bank, please visit the website at capstarbank.com.

Forward-looking Statements

This press release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements include statements with respect to American Security Bank & Trust’s and CapStar Bank’s beliefs, plans, objectives, goals, expectations, anticipations, assumptions, estimates, intentions and future performance, and involve known and unknown risks, uncertainties and other factors which may be beyond American Security’s and CapStar’s control, and which may cause the actual results, performance or achievements of American Security Bank & Trust or CapStar to be materially different from future results, performance or achievements expressed or implied by such forward-looking statements. All statements other than statements of historical fact are statements that could be forward-looking statements. You can identify these forward-looking statements through use of such words as “may,” “will,” “anticipate,” “assume,” “should,” “indicate,” “would,” “believe,” “contemplate,” “expect,” “estimate,” “continue,” “plan,” “point to,” “project,” “could,” “intend,” “target,” and other similar words and expressions of the future.

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CapStar Bank: We’re listening.