

Get to know our Delaware Commercial Banking Team



Richie Francia

SVP, Commercial Banking Team Leader

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Richie leads Capital Bank's commercial banking in Delaware, guiding a team that helps businesses reach financial goals through tailored lending, treasury, and advisory services. Known for strategic relationship-building, he actively engages with local chambers, industry groups, and nonprofits to grow the Bank's impact. His leadership emphasizes integrity, responsiveness, and community engagement, driving both client success and regional prosperity.



John Hassiepen

SVP, Commercial Relationship Manager

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John is a Senior Vice President on the commercial banking team, known for his trusted advisor approach and deep experience across financial sales and regional management. A former business owner, he's passionate about helping clients access capital and grow. John actively serves on nonprofit boards and engages in community initiatives that drive economic development. His commitment to building lasting relationships and delivering impactful solutions reflects a strong dedication to both client success and community progress.



Sarah Ferguson

SVP, Commercial Relationship Manager

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Sarah serves as a Commercial Relationship Manager, working with businesses across Delaware to deliver tailored financial solutions and drive market growth. She focuses on building strong client relationships, expanding brand awareness, and engaging with the community through events and volunteer efforts. Known for her dedication to client success, Sarah brings a purposeful approach to banking, leveraging experience, resources, and relationships to make a substantial difference in the clients that she works with.

About Capital Bank

Founded in 1999, Capital Bank has grown from its Rockville, Maryland headquarters outside Washington D.C. into a leading institution serving businesses and individuals across multiple markets. While the bank's roots and primary focus remain in the Washington D.C., Maryland, and Northern Virginia region, it has strategically expanded its reach by adding a new Commercial team in Delaware, new branch locations in Florida and North Carolina. The bank's recent acquisition of Integrated Financial Holdings brought it to North Riverside, Illinois, furthering its geographic diversity.

What sets Capital Bank apart is its commitment to understanding the unique needs of specific industries. Rather than pursuing traditional branch expansion, the bank has invested heavily in digital capabilities and specialized expertise within niche verticals. This approach allows Capital Bank to deliver sophisticated solutions for complex commercial lending and treasury management while maintaining the personal touch clients value.

Beyond commercial and consumer banking in its core markets, Capital Bank operates OpenSky, its credit card division, and a mortgage division that broadens its service offerings. At its heart, Capital Bank remains a community bank. Through Capital Cares, the bank actively invests in the neighborhoods where it operates, contributing time, resources, and expertise to help these communities flourish.

Operating under Capital Bancorp, Inc. (NASDAQ: CBNK), Capital Bank continues to grow thoughtfully, balancing innovative technology with the relationship-focused banking that has defined the institution since day one.