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August 6, 2013

Dear Investor:

Under the terms of our Offering Circular dated April 29, 2013, we sought to raise approximately \$8 million in new capital through the sale of up to 2,477,000 shares of our common stock at an offering price of \$3.25 per share. While we understood that raising capital in the current economic environment might be a challenge, we never expected the reception accorded our offering. By July 31, 2013, our offering was oversubscribed.

After considering the Bank's growth opportunities and the importance of capital in the current economic and regulatory environment, the Board has elected to increase the size of our offering to approximately \$11 million in new capital, or 3,384,615 share of our common stock. The enclosed Offering Circular Supplement provides you with additional information regarding the change in the terms of our Offering, as well as certain updated information about the Bank.

Because of this change in the Offering terms, you now have the right to (i) withdraw your subscription, (ii) confirm your existing subscription, or (iii) increase your subscription. You may use the enclosed election form if you wish to withdraw or increase your subscription. In that case, we must receive your election form (along with additional subscription funds, if you elect to increase your subscription) by no later than August 26, 2013. **If you wish to confirm your subscription, you need take no action. If we do not hear from you by August 26, 2013, your subscription will be deemed confirmed.**

We are overwhelmed and humbled by the support you have shown the Bank and our Offering. We wish to thank you for your support. As always, if you have any questions, please do not hesitate to call either of us.

Very truly yours,

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