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January 31, 2019

Dear Shareholders:

I wanted to take this opportunity to share some exciting news with you. Mr. Donald Mindiak has joined the Bank as its new President and Chief Executive Officer and a member of its Board of Directors. Mr. Mindiak is an experienced banker with more than 33 years working in community banks, including approximately 15 years as the President and Chief Executive Officer of BCB Bancorp, Inc. and its subsidiary BCB Bank. In selecting Donald, your Board went through a thorough search process involving multiple candidates and determined that Donald was the best candidate to lead the Bank on its next phase of development.

I ask that you join me in welcoming Donald to the First Commerce Bank family. He can be reached at (732) 719-3837, and his e-mail address is [Dmindiak@firstcommercebk.com](mailto:Dmindiak@firstcommercebk.com)

Very truly yours,

Abraham S. Opatut  
Chairman of the Board