

FIRST COMMERCE BANK

ELECTION FORM

In connection with the proposed change in the terms of the Bank's offering as described in the letter dated August 5, 2013 and the accompanying Offering Circular Supplement, I understand that I have the right to increase, decrease or rescind my subscription for the Common Stock. I further understand that I may take no action, and my original subscription will be confirmed. **My subscription will automatically be confirmed if First Commerce Bank does not receive this form back from me by 5:00 p.m. on August 26, 2013.**

I wish to change my subscription in the following way:

- I wish to increase my subscription. Attached is a check or money order in the amount of \$ _____ payable to: "Atlantic Central Bankers Bank - Escrow Agent for First Commerce Bank", to pay the purchase price for my additional shares of Common Stock at a price of \$3.25 per share.

- Please cancel my subscription for Common Stock and return my entire subscription amount to me at the address set forth in my original Subscription Agreement.

(Print Name of Subscriber)

(Signature of Subscriber)

Completed election forms should be sent to First Commerce Bank at the following address:

First Commerce Bank
105 River Avenue
Lakewood, New Jersey 08701
Attention: Abraham S. Opatut, Chairman

If an Election Form is not received by First Commerce Bank at the above listed address by 5:00 p.m., on August 26, 2013, your subscription for Common Stock will be confirmed.