

## THIS BRANCH WILL BE CLOSED PERMANENTLY ON DECEMBER 31, 2020.

Thank you for your continued confidence in BCB Bank and allowing us to serve your financial needs as a community bank. As a valued customer we want to let you know of an upcoming change.

After careful thought and analysis, this branch office will be closing permanently effective December 31, 2020.

All of the services you currently use at this location may be accessed at any BCB Bank. Please feel free to visit our Bergen county locations in Rutherford and River Edge. You can also visit www.BCB.Bank for a complete list of locations.

This branch closing does not affect the terms and conditions of your deposit or loan with BCB.

No action is necessary by you.

If you are a safe deposit box customer at this branch, please call 201-823-0700 for an appointment to remove the contents of your box. You will be responsible to remove your belongings no later than December 31, 2020. BCB will provide a complimentary box for one year should you choose to relocate to another BCB location. Please do not hesitate to call us with any questions or concerns at the number above.

You may submit comments on the proposed closing to the Federal Deposit Insurance Corporation by contacting the agency at 350 Fifth Avenue, Suite 1200, New York, NY 10118. The Federal Deposit Insurance Corporation does not have the authority to approve or prevent the closing.

It has been a pleasure to serve you, and the Lodi Community. We thank you for your business and look forward to a continued banking relationship.