



IMPORTANT UPDATE REGARDING BRANCH OPENINGS

June 22, 2020

In accordance with the CDC Guidelines and in effort to help minimize the spread of Covid-19, BCB Bank has implemented a social distancing and mask requirement practice in our branches and our offices. Most of our branches have reopened with no appointment necessary.

Please visit our website at www.BCB.bank for the open branch nearest you. Other relevant information, is also available on the Bank's website.

Your personal lenders and local bankers are available by phone or email. For assistance please contact our Call Center at 201-823-0700. I also recommend our customers utilize our digital tools such as Online Banking, Bill Pay, and Mobile Banking. These tools are user - friendly, safe, and secure.

BCB remains committed to keeping the health and safety of our customers, employees, and communities as a top priority. I want to thank you for trusting your banking services to us and on behalf of all those at BCB Bank, I assure you we will continue to work to provide the resources and experience you rely upon.

Stay safe, stay healthy.

Sincerely,

A handwritten signature in black ink that reads "Thomas Coughlin".

Tom Coughlin
President & CEO
BCB Bancorp and BCB Bank