



IMPORTANT UPDATE REGARDING THE CORONAVIRUS (COVID-19)

April 6, 2020

Together we are facing a truly uneasy situation. This global pandemic has touched us all, either directly or indirectly. For those of you struck by this virus, my thoughts are with you.

In an effort to help minimize the spread of Coronavirus, BCB Bank has implemented a social distancing practice and adjusted the hours and availability of our branch network. We are temporarily restricting lobby activities at all branches and are encouraging the use of drive-up services and ATM machines. We will continue to assist customers remotely through our Digital Banking and Call Center operations.

In addition, we will continue to service our customers with specialized account requirements including, maturing certificates of deposit, cash supply needs, or access to safe deposit boxes. Should you require assistance with any of these services, please make an appointment to visit a branch lobby. However, please be aware some of our branches will close on a temporary basis and others may be subject to a change in operating hours. A list of temporarily closed branches and alternate locations along with other relevant information, is available on the Bank's website, www.BCB.bank.

Your personal lenders and local bankers are available by phone or email. For any banking related questions, including appointments, by both commercial and consumer customers, may 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 and will alleviate any disruption in your current banking practices.

Financial Assistance

To support our clients during these unsettling times, our BCB Teams are prepared to assist you in the following areas.

Mortgage Relief: Please contact the Loan Servicing Department at Loan-Servicing@BankwithBCB.com or 201-823-0700, ext. 2045 and one of our servicing specialist will assist with your concerns.

Paycheck Protection Program: The Coronavirus Aid, Relief and Economic Security Act ("CARES Act") established the Paycheck Protection Loan Program under the support of the Small Business Administration (SBA). As an approved SBA lender, BCB is working to start handling loan applications under this program.

If you have not already applied for this program, and need to learn more, please contact our Call Center at 201-823-0700. Please Note: due to the high volume during this time, our wait times may be longer than usual. We thank you for your patience.

As we continue to face these challenges, BCB remains committed to keeping the health and safety of our customers, employees, and communities as a top priority. I want 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 cursive script that reads "Thomas Coughlin". The signature is written in black ink and is positioned above the printed name and title.

Tom Coughlin
President & CEO
BCB Bancorp and BCB Bank