



## IMPORTANT UPDATE REGARDING THE CORONAVIRUS (COVID-19)

March 17, 2020

I am reaching out to all of you to provide an update on the measures BCB Bank is taking to protect our customers and employees during this evolving COVID-19 situation. We will be implementing a series of precautionary measures intended to mitigate the impact of the COVID-19 virus outbreak. These measures will continue to be monitored and evaluated as the situation progresses.

We recognize the important role we play within our communities and will be making the necessary adjustments to our daily operations to ensure we safeguard our customers and employees.

In an effort to minimize the spread of Coronavirus, BCB Bank is implementing a social distancing practice and adjusting the hours and availability of its branch network. Effective Thursday, March 19<sup>th</sup>, 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.

BCB Bank customers with specialized account requirements including, maturing certificates of deposit, cash supply needs, or access to safe deposit boxes should make appointments to visit a branch lobby. Some 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](http://www.BCB.bank).

Your personal lenders and local bankers are available by phone or email. For any banking related questions, including appointments, by commercial or consumer customers, please contact our Call Center at **201-823-0700**.

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

Sincerely,

A handwritten signature in cursive script that reads "Thomas Coughlin".

Tom Coughlin  
President & CEO  
BCB Bancorp and BCB Bank