

**We're delighted to have you join the First Bank family.**

In September, we announced that our two banks – Grand Bank and First Bank – had come together as one financial institution. We're in the process of finalizing the combination of our two banking systems and on December 9, 2019, we'll begin to serve you as First Bank.

As a customer of First Bank, you'll find our focus is on providing the highest level of customer service. We've built our success by helping individuals, families and businesses reach their goals, with a community banking philosophy that always puts our customers first.

**A smooth transition**

Right now, please continue to bank just as you always have. You will continue to have the ability to use any Allpoint ATM surcharge-free. There are 55,000 locations worldwide. You can visit [allpointnetwork.com](http://allpointnetwork.com) or download the mobile app for locations.

Beginning at the close of business on Friday, December 6, your current accounts will convert to similar accounts at First Bank. To help ensure a smooth transition, we've included detailed information on what you can expect and any actions you may need to take.

- Please see the back of this letter for a chart of the names of current accounts along with their new names at First Bank as of Monday, December 9, as well as information about what to expect over the transition weekend.
- Read the enclosed *Welcome Guide* to learn more about the features of your new accounts in addition to the services and resources available to you at First Bank.
- Review the *Disclosure Booklet* for the terms and conditions that will apply to your accounts at First Bank.

**We're here to help**

This is an exciting time for all of us. We're confident that our new partnership will create an even more rewarding banking relationship for all our customers.

If you have any questions, please contact us at (877) 821-2265, stop into your local branch, or visit [firstbanknj.com](http://firstbanknj.com). Again, we look forward to continuing to serve your banking needs and our communities.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick L. Ryan".

Patrick L. Ryan  
President and CEO  
First Bank

<b>If this is your account at Grand Bank:</b>	<b>This will be your account at First Bank:</b>	<b>See this page in the <i>Welcome Guide</i> for more information:</b>
Personal Checking	Basic Checking	8
Free and Easy Checking	NOW Checking	9
Rewards Checking	NOW Checking	9
NOW Checking	NOW Checking	9
Personal Money Market – all types	Relationship Money Market	9
Business Checking	Truly Free Business Checking	11
Computrust No Interest	Truly Free Business Checking	11
Computrust Checking	Interest-Bearing Business Checking	11
Grand Business NOW	Interest-Bearing Business Checking	11
Check-Bus-Promo	Interest-Bearing Business Checking	11
Municipal Checking	GUDPA Interest Checking	12
IOLTA Checking	IOLTA Checking	12
Money Market Municipal Checking	GUDPA Money Market	12
Money Market Checking Business	Business Money Market	13
Money Market Promo – Business	Business Money Market	13
Personal Statement Savings – all types	Personal Savings	10
Business Statement Savings – all types	Business Savings	13
Certificate of Deposit (CD)	Certificate of Deposit (CD)	14
No Penalty Certificate of Deposit (CD)	No-Penalty Certificate of Deposit (CD)	14
Individual Retirement Account (IRA) CD	Individual Retirement Account (IRA) CD	14
No Penalty Individual Retirement Account (IRA) CD	No-Penalty Individual Retirement Account (IRA) CD	14
Grand Line and Grand Line Promotions	Home Equity Line of Credit	17
1st Lien Home Equity Loan	Home Equity Installment Loan	17
Real Estate Installment Loan	Home Equity Installment Loan	17
Deposit Secured Loan	Secured Personal Loan	17
Unsecured Installment Loan	Unsecured Personal Loan	17
Consumer Credit Line	Personal Unsecured Line of Credit	17
Residential Mortgage Loan	Residential Mortgage Loan	17
Overdraft Protection	Overdraft Protection Line of Credit	6
Commercial Line of Credit	Commercial Line of Credit	18
Commercial Loan, Checkmate	Commercial Loan	18

### **We're Getting Ready to Welcome You – Information About the Transition Weekend**

Friday, December 6	<ul style="list-style-type: none"> <li>• Branches will close at 3:00pm to prepare for the transition to First Bank.</li> <li>• Online access to your accounts will be in inquiry only mode from 5:00pm December 6 until 9:00am Monday morning, December 9, while we transfer your account information.</li> </ul>
Saturday, December 7 – Sunday, December 8	<ul style="list-style-type: none"> <li>• First Bank ATMs will be available throughout the weekend. You may see some slight differences in your withdrawal and purchase limits over the weekend when using your debit card.</li> </ul>
Monday, December 9	<ul style="list-style-type: none"> <li>• Your Grand Bank ATM/debit card will no longer work as of 6:00am on Monday morning.</li> <li>• You can activate your new First Bank ATM/debit card anytime after you receive it. Instructions on how to do this will be provided with your new card. You can begin to use your new card after 6:00am on Monday morning.</li> <li>• Provide your new ATM or debit card number and expiration date to any third parties debiting your account.</li> <li>• Branches will reopen at their normal time on Monday to serve you.</li> </ul>