



May 18, 2018

**Welcoming you to the
First Bank family...where
we believe in true community.**

We're delighted to let you know that Delanco Federal Savings Bank officially became part of the First Bank family as of the close of business on April 30, 2018. Over the next few months, we'll be working to bring our banks together, and in July, we expect to begin serving you under the First Bank name.

Rest assured, we'll do everything we can to make you feel right at home as part of First Bank. As a local community bank, we respect and value every individual, every business and every neighborhood we serve...and will work hard to help you reach your goals and dreams.

Here's a brief summary of some things you need to know:

- For now, please continue to do your banking just as you always have, at your Delanco Federal Savings Bank branch and ATMs, online and by phone.
- Although you'll see signs at your branch that say "Delanco Federal Savings Bank, a division of First Bank," you'll continue to be served by the people you know and trust.
- When our two banks become one in July, you'll have access to new benefits and conveniences like an extended branch network with Saturday hours and new account options.
- Coming soon, you'll have access to over 55,000 Surcharge-Free ATMs in all 50 states plus Canada, Mexico, Puerto Rico, the United Kingdom and Australia through the Allpoint ATM network.
- You'll receive information about any updates to your accounts and services prior to our banks coming together.

Want to learn more?

- See the back of this letter for answers to some questions you may have
- Visit firstbanknj.com
- Follow us on Facebook at www.facebook.com/firstbanknj

On behalf of all of us, welcome. We look forward to building on the great relationship you have established with Delanco Federal Savings Bank.

Sincerely,

Patrick L. Ryan
President and CEO
First Bank

Sincerely,

James E. Igo
President and CEO
Delanco Federal Savings Bank

Members FDIC
DB-W



Answers to some questions you may have

Q: Can you tell me more about First Bank?

A: Founded in 2007, we believe we've created a special kind of bank where people feel welcomed, respected and valued, and where people are treated fairly. First Bank serves individuals and businesses, with 15 full-service branches in Ewing, Hamilton, Lawrenceville, Cranbury, Flemington, Denville, Randolph, Somerset, Pennington and Williamstown, NJ and Doylestown, Levittown, Warminster, Bensalem and Trevoise, PA.

Q: Will my account numbers remain the same?

A: Yes, your account numbers will remain the same after our two banks come together.

Q: Can I use a First Bank ATM now?

A: Yes, you have immediate surcharge-free access to any First Bank ATM. In addition, you'll soon have access to over 55,000 Surcharge-Free ATMs in all 50 states, Canada, Mexico, Puerto Rico, the United Kingdom and Australia through the Allpoint ATM network.

Q: Can I continue to use my current checks?

A: Yes, you should continue to use your current checks. If you need additional checks, please reorder just as you normally do.

Q: Can I continue to use my current debit card?

A: Yes. Just before we begin serving you as First Bank in July, you'll receive a new First Bank card with full instructions on activating and using it. In the meantime, please continue to use your current card.

Q: Will my direct deposits, automatic transfers, online bill payments and other electronic transactions continue?

A: Yes, these will all continue at this time. You'll receive any important updates affecting your accounts prior to our coming together as one bank.

Q: Should I continue to make my loan payments in the same way?

A: Yes. Everything remains the same right now. Continue to make your payments in the way you do today.

Q: Can I bank at First Bank branch locations now?

A: Not yet. Please continue to use your existing branch for all your transactions. We'll let you know when you can use our other First Bank branches.

Q: Will my deposit accounts continue to be FDIC insured?

A: Yes, your deposit accounts remain insured by the FDIC up to the limits allowed by law.*

Q: What if I have additional questions?

A: Please visit your branch or call us at 800-306-0041.

***A Special Note About FDIC Insurance**

If you maintain deposits at both First Bank and Delanco Federal Savings Bank: The current basic FDIC insurance amount is \$250,000 per depositor, per insured bank. With the merger, First Bank and Delanco Federal Savings Bank will become one bank for the purposes of calculating limits on deposit insurance. However, the FDIC has a special rule that says when two banks merge, a customer's deposits are considered to be separately insured for a grace period of at least six months from the acquisition date (April 30, 2018) and possibly longer for certificates of deposit (CDs). For further information on FDIC coverage, visit fdic.gov/deposit.