



Dear Valued Client,

While it has only been a few weeks since First Florida Integrity Bank officially joined forces with First Foundation Bank, we want to share some exciting updates related to the merger.

First let me reinforce that while the name has changed, most of the bank's key information remains the same for now. Your account number, your routing number, and our phone numbers are still the same. And should you have a question, there are still the same friendly faces in place to help.

Ok, so what are we so excited about?

Our New Identity: All of the signs in our branches have been updated to First Foundation Bank. Our new identity is representative of the importance of having a strong foundation for your financial future. Whether you are just starting out on your financial journey or enjoying the results of life well lived, we are here for you.

Online Banking: While our online banking platform remains the same, there was a slight change to the way you access it. We wanted to make logging in user-friendly and intuitive, and many of those who have used it have loved it. But like any change, it did lead to some questions. We have assembled some initial answers to the questions we received and are sharing those in the enclosed login guide. We hope you find this helpful as you access your current online banking platform(s). Please note that this will be updated in May when we convert our systems. But rest assured, we will be back in touch with more information in the months ahead, which will include a very detailed conversion packet.

Phone Systems: We realize that you only get one chance to make a first impression. For those of you who were calling in and not getting your calls or questions answered, we apologize. The new phone system is designed to enhance your interactions with us, and eventually it will. But during these first couple of weeks, phone updates/installations as well as reduced staffing due to rising Omicron cases left us pretty thin in this area—and for some of you it had adverse effects on the service you received. Let me confirm to you our commitment to providing the highest level of client service. In fact, one of the things that drew us to First Foundation Bank is their focus on client service. Their motto is “With you, when it matters most” and we are excited to demonstrate that going forward.

I look forward to continuing to lead our banking efforts in Florida and, along with all my wonderful new colleagues at First Foundation Bank, I am very excited about enhanced ways to serve you. This includes expanded solutions to help you throughout your financial journey, whether it is traditional banking products and services or our new offerings of wealth management and trust services.

We appreciate your business and value the trust you have placed in us.

Sincerely,

A handwritten signature in blue ink, appearing to read "Garrett S. Richter".

Garrett S. Richter
Market President

