



November 16, 2017

First and foremost, I would like to welcome you to First Foundation Bank!

On November 13, 2017, First Foundation Bank welcomed Community 1st Bank into the First Foundation family and we are excited to be able to serve you as clients.

I also wanted to take the time to assure you that while the name will change, you can continue to expect the same high-level service from the team. Both banks are very proud of their quality of people, the quality of their advice, and the quality of their service. Our commitment to service is a core value at First Foundation Bank and we will strive to ensure you have a valuable experience through all of your interactions with us.

From a timing standpoint, the process of bringing this all together has already begun and we will aim to make it as seamless as possible. At this time you do not need to take any action, but we will be back in touch when you do.

In January, you will be receiving a booklet explaining important information about your account(s) and the upcoming conversion. It is very important that you keep this booklet available. The information in the booklet will also be made available online at our merger website: merger.ff-inc.com. Additionally, your banking team will be working closely with you leading up to the dates of conversion to help with any necessary changes. We stand ready to address any questions you might have.

We understand that anything new - even something good - takes time to get used to, so please do not hesitate to contact any member of your banking team.

Again, welcome to First Foundation Bank and thank you for the opportunity to serve you.

Sincerely,

Scott F. Kavanaugh
Chief Executive Officer
First Foundation