



First Bank Announces Two Exciting New Partnerships: Community Commercial Title and Aurora Financial

July 22, 2011

Fellow Shareholders:

Our second quarter results should be available in a few weeks, but we did not want to wait to share and expand upon some exciting news.

First, we have finalized a partnership with Signature Title Agency LLC to create a new joint-venture company called Community Commercial Title, LLC. The entity is a full-service, residential and commercial title insurance provider handling transactions in New Jersey and Pennsylvania.

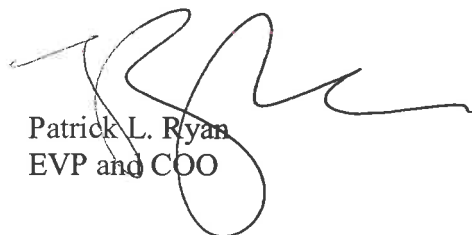
With our collective network of contacts, we expect Community Commercial Title can be a fast-growing and profitable enterprise. As a friend and shareholder, you can help us make this vision a reality. If you, or people you know, need title insurance services, please contact me at (609) 643-0168 to facilitate an introduction. If you use Community Commercial Title, you will get great service and you'll help create additional value for your First Bank investment.

Second, we have created a partnership with Aurora Financial Group Inc. to provide attractive residential mortgages to First Bank customers. Through the partnership with Aurora, First Bank customers can get access to some of the lowest rates in the market while retaining great First Bank service. If you (or a friend) would like to learn more about these great residential mortgage products, please contact Susan Paglione from First Bank at (609) 643-0579 or Kathy Rowley from First Bank at (609) 643-0574.

Both of these ventures will help create additional fee income for First Bank while enhancing our service offering to our customers. We are already starting to see results and we'd like to keep that momentum rolling.

As always, thank you for your support and please do not hesitate to call with any questions.

Sincerely,



Patrick L. Ryan
EVP and COO