



December 20, 2021

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

As you may know, First Foundation Bank recently welcomed First Florida Integrity Bank into the First Foundation family and we are so excited to be able to serve you as clients.

I also want 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 the quality of their service, the quality of their advice, and the quality of their people – in fact, the familiar faces you have come to know will still be there to help ensure you have the same exceptional experience.

As part of the transaction, our Board of Directors appointed Gary L. Tice to serve as a director. Mr. Tice had previously served as the Chairman of the Board of Directors of TGR Financial, Inc. In addition, Garrett Richter will assume the newly created position of Market President, overseeing banking activities in Florida.

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 your interactions with us. We are thrilled to be entering the Florida market. We have a ton of respect for the rich heritage and the strong relationships that have been built, and we are so pleased to be working with such exceptional people.

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 the coming months, you will be receiving more information, including a guide explaining important details about your account(s) and the upcoming conversion – the conversion is the step in the process when your account moves over to First Foundation Bank. It is very important that you keep this information available.

We have also set up an informational website specifically designed to help you with the transition and logging in to your existing online banking platforms: <https://www.firstfoundationinc.com/merger-ffib>. As we near conversion and/or as additional information is made available, we will continue to update this site.

Additionally, your banking team will be working closely with you leading up to the conversion to help with any necessary changes. They stand ready to address any questions you might have.

Again, there is nothing you need to do at this time, and please know that we will keep you updated as the conversion date nears.

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 for assistance.

Welcome to First Foundation Bank and thank you for the opportunity to serve you.

Sincerely,

Scott F. Kavanaugh  
Chief Executive Officer  
First Foundation Inc.