

Dear Valued American Riviera Bank Shareholder:

American Riviera Bank is pleased to announce that it has appointed American Stock Transfer & Trust Company, LLC (AST) as our new transfer agent. Effective July 22, 2019, all shareholder records will be transferred from Computershare to AST. Beginning July 22, 2019, you should contact AST for any questions relating to your American Riviera Bank stock ownership as follows:

ONLINE ACCOUNT ACCESS:

Accessing the AST website is designed to be simple and secure. In order to access your account online, please follow these steps:

Step 1: Go to <http://www.astfinancial.com>

Step 2: Click **Login** located at the top right hand corner of the page.

Step 3: Click **Individuals** on the login page as your user type

Step 4: Click **Register** under **Shareholder Central** and complete the short registration process to create your unique login ID.

*Please note the following classifications of ownership do not have online access to account information: Individual IRAs, Corporate Entities, Non-Resident U.S. Citizens, Resident Aliens, and U.S. Citizens Living Abroad.

TELEPHONE AND E-MAIL ASSISTANCE:

You may reach an AST representative by dialing (1-800) 937-5449 or by dialing (718) 921-8124. You can also e-mail AST at help@astfinancial.com.

Customer service representatives are available 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

MAIL INQUIRIES:

To contact AST via postal mail:

American Riviera Bank
c/o AST
6201 15th Avenue
Brooklyn, NY 11219

Please note that as a prudent measure in order to prevent your American Riviera Bank shares from being deemed dormant and treated as abandoned property under certain state statutes, we recommend that you log into your AST account online, or contact AST via letter, phone or e-mail, at least once a year.

We are confident that our partnership with AST will provide you with superior customer service and support for all your shareholder transactions. Please see the reverse side of this letter for answers to questions you may have regarding your account.

Sincerely,



Jeff DeVine
President & CEO

Shareholder FAQs Regarding the Transition to AST from Computershare

What action do I need to take at this time?

No action is necessary. All of your information will be transferred to AST.

Do I need to exchange my stock certificates?

No exchange is necessary.

What will happen to certificates that I previously sent to Computershare?

All shareholder correspondence will be forwarded to AST and processed as soon as possible.

Will AST have my historical account information?

Yes, all account information is being transferred to AST.