

SUBSCRIPTION AGREEMENT

FIRST COMMERCE BANK

Ladies and Gentlemen:

The undersigned Subscriber has been informed that First Commerce Bank (the "Bank"), a bank organized under the laws of the State of New Jersey, is currently in the process of obtaining capital through the offer and sale (the "Offering") of shares of common stock ("Common Stock") at \$2.63 per share. The minimum subscription amount is 7,500 shares per subscriber unless the subscriber is an existing shareholder of the Bank and is purchasing additional shares to be held in the same name, in which case there is no minimum subscription. The Common Stock is being offered to the public pursuant to the Offering Circular dated on or about September 7, 2011 (the "Offering Circular"). The undersigned acknowledges receipt of the Offering Circular and the opportunity to obtain additional information from the Bank on the basis of which the undersigned submits this offer.

The undersigned acknowledges that an investment in the Bank may entail substantial risk, as set forth generally in the Offering Circular and in particular under the heading "Risk Factors". The undersigned acknowledges that no assurances have been made to the undersigned other than the statements contained in the Offering Circular.

The undersigned hereby acknowledges that he has had full and complete access to all information regarding the Bank and its current operations, financial position and prospects, and has had the opportunity to review documents in the possession of the Bank regarding the proposed financing and other Bank matters. The undersigned also has had the opportunity to ask questions of the officers and directors of the Bank, and to receive information satisfactory to the undersigned in response to such questions and inquiries.

1. Subscription. The undersigned hereby irrevocably tenders this subscription ("Subscription") for the dollar amount of his investment in shares of Common Stock set forth on the signature page hereto, and a check in payment at a price of \$2.63 per share made payable to "ACBB - Escrow Agent for First Commerce Bank" in such amount. Alternatively, the undersigned may send the Subscription funds by wire transfer to - ABA# 031301752, Short name: ATL CENT CAMP HILL, BENE: First Commerce Bank # 222725, Further credit: [Provide Subscriber name as set forth below].

It is understood and agreed that the Bank shall have the right, in its sole and absolute discretion, to accept or reject this Subscription, in whole or in part, and that this Subscription shall be deemed to be accepted by the Bank only when it is signed by the Bank. In addition, whether or not the Bank has accepted payment for this Subscription and deposited such funds in escrow, the undersigned acknowledges the Bank may subsequently reject this Subscription, in whole or in part, at any time prior to the consummation of the Offering and the Bank's execution and acceptance of this Subscription. **DELIVERY OF THIS SUBSCRIPTION AGREEMENT TO THE BANK TOGETHER WITH THE PURCHASE PRICE FOR THE COMMON STOCK DOES NOT CONSTITUTE ACCEPTANCE OF THE SUBSCRIPTION BY THE BANK, AND THE BANK MAY REJECT THIS SUBSCRIPTION UNTIL THIS SUBSCRIPTION HAS BEEN ACCEPTED BY THE BANK AND THIS AGREEMENT HAS BEEN EXECUTED BY THE BANK.** The undersigned understands that this Subscription constitutes an absolute obligation for him, that it is independent of any other subscription by any other party, and that only the Bank may accept this Subscription.

2. Representations and Warranties of the Undersigned. The undersigned hereby represents and warrants to the Bank as follows:

(a) he is able to bear the economic risk of the investment in the Common Stock subscribed for and he has sufficient net worth to sustain a loss of his entire investment in the Bank without material economic hardship if such a loss should occur;

(b) he has received and read and is familiar with the Offering Circular and any amendments thereof or supplements thereto, and he confirms that all documents, records and books pertaining to his proposed investment in the Bank have been made available to him;

(c) he has had an opportunity to ask questions of and receive satisfactory answers from the Bank or any person or persons acting on the Bank's behalf concerning the terms and conditions of this investment, and all such questions have been answered to the full satisfaction of the undersigned;

(d) he has made other risk capital investments or other investments of a speculative nature and, by reason of his business and financial experience or the business and financial experience of those persons he has retained to advise him with respect to his investment in the Bank, has acquired the capacity to protect his own interest in investments of this nature. In reaching the conclusion that he desires to acquire the Common Stock, the undersigned has carefully evaluated his financial resources and investments and acknowledges that he is able to bear the economic risks of this investment;

(e) he acknowledges and agrees that he is not entitled to cancel, terminate or revoke this Subscription, and that such Subscription shall survive changes in the transactions, documents and instruments described in the Offering Circular which, in the aggregate, are not material or which are contemplated by the Offering Circular.

3. Miscellaneous.

(a) All notices or other communications given or made hereunder shall be in writing and shall be delivered or mailed by registered or certified mail, return receipt requested, postage prepaid; if to the undersigned, at his address set forth below and, if to the Bank at 105 River Avenue, Lakewood, New Jersey 08701.

(b) THIS SUBSCRIPTION SHALL BE CONSTRUED IN ACCORDANCE WITH AND GOVERNED BY THE LAWS OF THE STATE OF NEW JERSEY, EXCLUDING CHOICE OF LAW PRINCIPLES.

(c) This Subscription constitutes the entire agreement between the parties hereto with respect to the subject matter hereof and may be amended only by a writing executed by all parties.

(d) This Subscription and the representations and warranties contained herein shall inure to the benefit of and be binding upon the heirs, executors, legal representatives, administrators, successors and assigns of the undersigned.

(e) The recitals are incorporated in and made a part of this Subscription. Titles of articles, paragraphs and all subparagraphs are used for convenience only and are not a part of the text. All terms used in any one number or gender shall be construed to include any other number or gender as the

context may require and the terms "he" and "him" shall mean and include "it," "she," "her," "they" or "them" if the context requires.

EXECUTED as of the ___ day of _____, 2011.

Number of shares of Common Stock Subscribed: _____

Amount tendered herewith at \$2.63 per Share: \$_____

Signature(s) of Subscriber

Print Name(s)

Social Security Number(s)

Business Address

Residence Address

City, State and ZIP Code

City, State and ZIP Code

Business Telephone Number

Residence Telephone Number

Please check the applicable account type:

- | | | |
|--------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------|
| 1. <input type="checkbox"/> Individual | 2. <input type="checkbox"/> Joint Tenants | 3. <input type="checkbox"/> Tenants in Common |
| 4. <input type="checkbox"/> Uniform Gift to Minors Act | 5. <input type="checkbox"/> Uniform transfer to Minors Act | 6. <input type="checkbox"/> Custodian for IRA |
| 7. <input type="checkbox"/> Corporation | 8. <input type="checkbox"/> Partnership | 9. <input type="checkbox"/> Fiduciary/trust (Trustee) |

A = Agent C = Custodian E = Tenants in Entirety

If the Subscriber is an individual, please provide the following information:

Drivers License Number: _____

State of Issuance: _____

Date of Expiration: _____

Subscriber Date of Birth: _____

All correspondence addressed to the above-named person should be sent by the Bank to his _____ business _____ home address (check one).

ACCEPTED:

FIRST COMMERCE BANK

By: _____

Name:

Title:

Date: _____, 2011