



Dear Friends and Valued Clients:

As we are in the midst of what is now referred to as a global pandemic, I'd like to personally update you on the situation with COVID-19 (the coronavirus) and the steps we are taking at First Foundation.

In the current environment, it's important for all of us to conduct business smarter and more conscientiously as we consider the health and safety of our clients and employees. It is also important to make sure we take prudent steps to ensure the continuity of our business should it be necessary.

At this time, our team is monitoring all the information from both the World Health Organization (WHO) and Centers for Disease Control and Prevention (CDC), as well as federal, state, and local agencies to ensure we are aligned with their actions and recommendations.

As of now, all of our business lines are operating as usual, and, as always, our team remains ready to assist you with any of your financial needs.

We have been proactively communicating with our team about general hygiene practices and reminding employees who don't feel well to stay home. And out of an abundance of caution, we have encouraged everyone to assess the need for in-person meetings and have canceled all non-essential business travel. We have also taken steps to enhance nightly cleanings of each of our locations and added resources to provide for cleanings throughout the workday.

In the event of an outbreak or a large scale quarantine, we have a plan in place that will enable us to provide you with uninterrupted service. If we are required to work remotely, our company's future-forward technology is designed to allow our employees to work off-site while continuing to oversee your accounts and service any of your requests.

We also want to take this opportunity to invite you to learn more about our online and mobile platforms that can help keep you connected from wherever you may be. Learn more here and, for our wealth management clients, please visit our Insights Portal to access your statements and follow the News & Insights section of our website to stay apprised of our investment team's thoughts. And, as a reminder, we reimburse fees for First Foundation Bank deposit account holders for the use of any ATM nationwide.

We understand that everyone is now likely feeling the effects of this pandemic in some way or another. Our goal is to minimize the disruption it has on your financial well-being. And our priority will always be to keep our clients and the First Foundation team safe. As always, please feel free to contact anyone on your First Foundation team to discuss any issues that might come up. Together, we can get through this.

Thank you for your continued trust in First Foundation.

Scott F. Kavanaugh  
Chief Executive Officer