1ST COLONIAL BANCORP, INC. THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS.

You, the shareholder signing this proxy card, hereby appoint Curt Byerley, Stanley H. Molotsky and Robert B. White, or any of them acting in the absence of the others (each with the power of substitution), as proxyholders, each with the power to vote, as designated on this card, all of the shares that you are entitled to vote at the 2025 Annual Meeting of Shareholders of 1st Colonial Bancorp, Inc. to be held on May 14, 2025, and at any adjournment or postponement thereof.

THIS PROXY, WHEN PROPERLY SIGNED BY YOU, WILL BE VOTED IN THE MANNER YOU DIRECT ON THIS CARD. IF NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED FOR THE BOARD OF DIRECTORS' NOMINEES IN THE ELECTION OF DIRECTORS, FOR THE APPROVAL OF THE 1ST COLONIAL BANCORP, INC. 2025 EQUITY INCENTIVE PLAN, <u>FOR</u> THE PROPOSAL TO RATIFY THE APPOINTMENT OF OUR EXTERNAL AUDITORS FOR 2025 AND, IN THE DISCRETION OF THE PROXY HOLDERS NAMED IN THIS PROXY, UPON SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE THE ANNUAL MEETING OR ANY ADJOURNMENT OR POSTPONEMENT THEREOF.

THIS PROXY MAY BE REVOKED BY YOU AT ANY TIME BEFORE IT IS VOTED AT THE ANNUAL MEETING.

THE 1ST COLONIAL BANCORP BOARD OF DIRECTORS RECOMMENDS A VOTE FOR OUR NOMINEES BELOW AND FOR MATTERS 2 AND 3 BELOW.

1. Election of Class 2 Directors:

| NOMINEE: | 01. Curt Byerley | 02. Sta | anley H. Molotsky | 03. Robert B. | White |
|--|---|---------|-------------------|---------------|---------|
| | FOR all nominees listed | | | | |
| | WITHHOLD AUTHORITY to vote for all nominees listed | | | | |
| | FOR all nominees listed except as written to the contrary below | | | | |
| (INSTRUCTION: To withhold authority to vote for one or two individual nominees, write their name(s) or numbers(s) on the line below.) | | | | | |
| 2. Proposal to consider and vote on the 1st Colonial Bancorp, Inc. 2025 Equity Incentive Plan: | | | | | |
| | For | | Against | | Abstain |
| 3. Proposal to ratify the appointment of Crowe LLP as 1 st Colonial Bancorp's independent auditors for the year ending December 31, 2025: | | | | | |
| | For | | Against | | Abstain |

YOUR VOTE IS IMPORTANT. PLEASE PROMPTLY VOTE YOUR SHARES.

I/we hereby acknowledge the receipt, prior to the signing of this Proxy, of a Notice of Annual Meeting of Shareholders and an attached Proxy Statement for the 2025 Annual Meeting, and the Annual Report of 1st Colonial Bancorp, Inc. for the year ended December 31, 2024.

DATE: , 2025

Signature

2.

Signature

Please sign exactly as your name appears above and print the date on which you sign the proxy in the spaces provided above. If signed on behalf of a corporation, please sign in corporate name by an authorized officer. If signing as a representative, please give full title as such. For joint accounts, only one owner is required to sign.

□ I agree to receive all future communications related to these holdings electronically via the email address provided below. I understand I am able to change this selection at any time in the future.

EMAIL ADDRESS:

Voting Instructions

You may vote your proxy in the following ways:

- [∽][⊕] Via Internet:
 - → Login to https://annualgeneralmeetings.com/fcob2025/
 - The second secon

🖃 Via Mail:

Pacific Stock Transfer Company Proxy Department 6725 Via Austi Parkway, Suite 300 Las Vegas, Nevada 89119

Please retain your Control Number.

CONTROL NUMBER

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., prevailing time, on May 13, 2025.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.