

A few words about relationships

Executive Management Report as of December 31, 2010

Message from *The Executive Management Team*



As we celebrate our 160th anniversary as a mutual community bank, this momentous occasion gives us the chance to reflect on the many successes First County Bank has had over the years, as well as an opportunity to look toward the future. A bright and exciting future, which will be guided by a new leadership team.

Richard E. Taber, who had been with First County Bank for more than 40 years, retired as Chairman and CEO in February 2011. Dick has been a guiding force and has left an indelible mark on the Bank and the community. The next generation of leadership is poised to leave their mark as well as they work together to further secure First County Bank's position as the financial institution of choice for the residents and businesses of lower Fairfield County.

Although change is sometimes necessary, some things at First County Bank will never change – our guiding principles. We have an unwavering commitment to serving and helping those living and working in our local community. Principles that started in 1851 are alive and well today, and they will be here in the century to come.

We have always believed that a community bank should be a stabilizing force in the community. Since the day the Bank was chartered, there have been several upturns and downturns in the economy. Not only has First County Bank weathered every storm, we have thrived with more products and services than ever. And, as always, we are a safe place for you to keep your money. Being a mutual bank means that First County Bank has no stockholders, so there are no dividends. Therefore, there is no pressure to take unnecessary risks. We have one objective and that is the satisfaction of our customers and the assurance that their deposits are safe and secure.

First County Bank is constantly improving on the breadth and depth of products and services we offer our customers. Recently, we've enhanced the online banking experience with a host of e-banking options, including the launch of Business e-Vantage, a comprehensive online cash management system. We joined the Allpoint ATM Network, which provides access to 35,000 surcharge-free ATMs nationwide, and remodeled several branches. And, we renewed our commitment to residential lending by streamlining our process and announcing new products and services to help existing and prospective homeowners.

Being a full-service bank is *not* our only objective. We have always felt that community banks should give back to the community where they live and work. That was the impetus behind the First County Bank Foundation. Created ten years ago to celebrate our 150th anniversary, the Foundation, contributes generously to non-profit organizations that support community and economic development, or support the children and families of lower Fairfield County.

In ten short years, the Foundation has awarded more than 450 grants totaling over \$4 million dollars. Last year alone, we distributed over \$570,000 to non-profits in Fairfield County. We don't just talk about helping; we literally "put our money where our mouth is." In addition, with the establishment of the Richard E. Taber Citizenship Award, each year beginning in 2011, \$15,000 in scholarships will be granted to deserving high school students, living in lower Fairfield County, who consistently demonstrate good citizenship at school, at home and in the community.

Of course, we couldn't talk about First County Bank without mentioning how proud we are of the many men and women who work at our organization. Honestly, a week doesn't go by that we don't hear a story from one of our customers raving about the "above and beyond service" they received from one of our employees. Speaking of these stories, we have included a few of them in this Report. So be sure to read all the pages. And if you have your own story you'd like to share – feel free – we would love to hear from you.

As your Executive Management Team, it is the relationships that we have forged both with our colleagues at the Bank and with our customers that provides us with the passion and commitment to work together to move First County Bank forward. Relationships have made us what we are today, a strong community bank that enjoys the good will and respect of the people who live here.

Richard E. Taber
Chairman of the Board
and Chief Executive Officer
(Retired February 2011)

Thomas L. Bartram
Vice Chairman of the Board

Reyno A. Giallongo, Jr.
President and Chief Operating Officer

Katherine A. Harris
Executive Vice President

The strength and **Stability** *you can count on.*

The **Leadership** *you can be proud of.*





Trust

A measure of

goes a long way.

OX RIDGE HUNT CLUB, DARIEN, CONNECTICUT

Flavia Callari and Alison Potter share many of the same passions. They're passionate about riding horses. Passionate about the success of the Ox Ridge Hunt Club, where they are both business managers and members. And passionate about First County Bank. "The Bank didn't just help us, they saved us," the women agreed.

The Ox Ridge Hunt Club, located in Darien, will soon be celebrating its 100th anniversary. It has a long-standing history in the equestrian world, including the famed summer circuit. Alison explained that every riding club in the Northeast



was getting a facelift and Ox Ridge needed one, too. "We had to evolve or we would dissolve," she said. Anyone who brings a horse here should be confident that the field and accommodations are top-notch, she added.

They turned to their former bank for additional funding, but were turned down for a loan. Honestly, they didn't know what to do. That's when First County Bank rode in and saved the day. In fact, it's not the first time the Bank partnered with Ox Ridge. Last year, First County Bank became a sponsor of the June Horse Show. "The Bank is part of the community and Ox Ridge is part of the community," said Rick Zaremski, Senior Vice President of Business Banking at First County Bank, "it really was an easy decision to get on board."

"What started as a simple sponsorship turned into something more. Much more," said Flavia. She recalled that First County Bank did a thorough review of the property, walked along all 40 acres,

and poured through the numbers. "First County Bank helped us refinance, eliminate old debt and make sure we'd be here for another 100 years." Alison was immediately struck by the familiar feeling of First County

Bank and its people. "They make us feel very much like family, very connected." So much so, that Alison has now moved her personal accounts to the Bank and has urged other club members to do so.

The multi-million dollar loan will help Ox Ridge upgrade its horse stalls, create a new outdoor riding ring, and ensure that the thousands of people who visit each year will have a wonderful experience. "We want to do what's best for the horses, the children and our community," said Flavia, "and First County Bank has allowed us to continue doing that."

A bank that truly cares about its customers and their business. Now that's a horse of a different color.

For 160 years, local businesses and residents have trusted the advice and expertise of First County Bank. As a banking partner, your financial well-being is our top priority, so all of our accounts and services are designed to be worry-free.

MATT ZAKO, NORWALK, CONNECTICUT

Matt Zako is an on-air radio personality at 95.9 The Fox in Norwalk, and it's safe to say he has lots of fans. But there are times that Matt himself is a fan. Especially when it comes to his bank.

"I love First County Bank and all the people there," he admits.

Matt's relationship with First County Bank goes back almost ten years. It all started with a bounced check at another bank. "It was around the time we were starting a family and had a lot on our plates. My wife and I wrote a few checks before some money had cleared."



so he could lock in a great rate. "I couldn't even get the other loan officer to return my call and First County Bank was already helping me, without knowing who I was," Matt remembered.

Matt's refinancing was just beginning of his infatuation with

First County Bank. He has since moved all his accounts to the Bank as well as opened up some new ones. He describes banking there as a truly enlightening experience. "While other banks just want to nickel and dime you, First County Bank really wants your money to grow. And because of Elona Needle and First County Bank, I have more money now than ever."

Another satisfied First County Bank customer. You keep listening to your fans ... and we'll keep listening to our customers.

Want a bank that truly listens to you? Then you want First County Bank. We may ask a few more questions than most, but we ask because we want to get to know you better. We listen to your needs and we listen to your wants. That way, we can offer you the right products and services to meet your individual needs. First County Bank. It's where you belong.

The amounts of the bounced checks were low, but the overdraft fees were high. Matt went to his bank – the same one he had used for years – to see if there was anything they could do about consolidating or waiving the fees. "They acted as if I was a new customer, not someone who been there for a long time. To be honest, I should have changed banks right then, but I didn't."

The final straw came when the Zako's were refinancing their mortgage. Matt made not one, but several calls to his bank's loan officer. The only response he got was from a secretary who told him to fill out and drop off his paperwork. Then a friend suggested he call First County Bank. He spoke with Elona Needle, Branch Manager at a Norwalk branch. She quickly understood Matt's needs. Elona suggested that they get together and fill out an application,

Listening

is the foundation of any great relationship.



Making a

Commitment

has long-lasting effects.



MARY AND JOSEPH LEBINSKI, FAIRFIELD, CONNECTICUT

Mary and Joseph Lebinski, residents of Fairfield, have been married for 45 years. They share the same feelings about love, commitment, and their bank. "We both love each other so," says Mary grinning, "and we both love First County Bank." Joseph nods his head in agreement, content to let his wife do the talking.

Their relationship with First County Bank began when they met Paul Bubniak, who is now a Vice President of Trust and Investments at First County Bank. Mary admits that Paul is like a family member. "He's the sole reason I'm at First County Bank and I'm happy every time I see him," she added. Together, Mary and Joseph do all their banking at First County Bank's Westport branch.

Mary cites the friendliness, the warmth and the general "how-can-I-help-you" attitude that has her visiting the Bank at least once a week. "I missed my hair appointment last week because I was talking to a teller about my grandchildren," she confessed. Joseph nods in agreement.

One of her favorite stories about First County Bank also involved her accountant, Joe. She recalled last year, when Paul offered to send her bank statements to him. "That's when I got



a call from Joe, who said that he wanted to talk about something. My mind started to race, 'my goodness, what could I have done', she thought. That's when Paul called to let me know the accountant couldn't stop talking about "Mary's

famous sauerkraut and kielbasa dish." They both chuckled.

Little did Paul know what Mary had in store for him. Later that week, Mary showed up at her favorite bank with her favorite dish – of sauerkraut and kielbasa – and the whole branch enjoyed a very special lunch. Once again, Joseph nodded.

Our commitment to your complete satisfaction goes beyond our banking products and services. Although it pleases us to offer all customers a state-of-the-art ATM network, great rates and new products, that's only part of the First County Bank experience. Very simply, we strive to make sure that you have everything you need. And, most importantly, that everything fits right and suits your lifestyle.

ITALIAN CENTER, STAMFORD, CONNECTICUT

The Italian Center says “arrivederci” to its old bank, and “ciao” to a new one – First County Bank.

The Italian Center offers health and fitness facilities, indoor and outdoor recreational activities as well as conference and catering facilities capable of handling hundreds of guests. In addition, it has a summer camp and child day care facilities that are open to the public. “We have almost 30 acres and a 50,000 square foot facility here, so there’s something for everyone,” says Paul Hickey, the Executive Director, “but with something this size, there are always necessary improvements.”



Last year, the Italian Center was looking for a line of credit to make some of these improvements, when Paul realized it was the right time to change banks. He previously worked with a large money center bank, but felt a disconnect and was concerned about the bank’s lack of community involvement. A fellow board member of the Italian Center heard Paul’s concerns. That member was Nino Antonelli, a Vice President at First County Bank. Nino assured Paul that First County Bank would be able to provide more personalized service.

A meeting was scheduled and Paul knew the minute he met Gene Schreiner, Vice President of Business Banking from First County Bank, that he had made the right call. “Of course, Gene asked me questions about our cash-flow,” he said, “but it was really his other questions that made an indelible mark on me.” Paul was struck by Gene’s inquisitive nature about the center, “he really had a genuine interest in what we were doing as a cultural center, and how we were helping the community.”

They walked through the property together talking about everything from how and why the Italian Center was established, to traffic on the Merritt Parkway and the local high school teams. When they stopped in the grand ballroom, with one of the largest dance floors in all of Fairfield County, Paul realized that he and Gene had yet another thing in common – a commitment to servicing customers. Paul goes out of his way to ensure that every customer receives quality service when they plan events and use the facilities. And, Gene bends over backwards to deliver consistent top-notch customer service to clients when it comes to personalizing financial products and services.

Million dollar loans don’t happen overnight, and with every meeting, Paul became more and more impressed with First County Bank. “You know everyone and they know you,” he added. The deal was such a success, that the Italian Center moved its checking, payroll, savings and CDs to First County Bank.

Bravo!

Being able to accommodate each and every one of our customers is truly our priority. Can’t drop off a mortgage application? We’ll come to you. Need an explanation on one of our services? We’ll call you back. Want to give us your opinion? We always want input. That’s how we work and how we’ve been so successful. If you want a bank that goes the extra mile, all the time, call First County Bank.



Personal

Service *speaks volumes.*



THE LAW OFFICE OF ALEX MARTINEZ, STAMFORD, CONNECTICUT

As a successful lawyer in Stamford, Alex Martinez is well versed in presenting his side of any case. When it comes to his dealings with First County Bank, he simply states the facts,

"It's been an awesome experience and I wouldn't bank anywhere else."

Alex started banking with First County Bank in the early 1980s. "Back then, I had personal accounts, you know, checking and savings," he said. "I started my practice in 1993 and naturally looked to First County Bank for my business needs. And First County Bank was able to meet those needs, and continues to do so as my business grows."



bank with First County Bank. His mom has several accounts at the Bank, as does his sister.

Alex admits that in the last year, four or five different banks have approached him in an

effort to lure his business away from First County Bank. "I can never see that happening," he says. Alex has the utmost confidence in the Bank and its employees.

When asked what makes First County Bank different than other banks, Alex doesn't mince words. "It's passion, pure and simple," he exclaims. "Camilo Duque, the Branch Manager at the Summer Street branch, is one of the most passionate people I have ever met," he said. Alex was quick to note that every single person he has ever dealt with at the branch, from tellers to branch manager, have been very passionate about his business needs. "The people at the branches are the key to the Bank's success. You build a bond with these people and they go the extra mile."

Alex is also very impressed with the diversity of employees at First County Bank. "Stamford has always been a very multi-cultural city and I love that First County Bank mirrors that diversity and is responding to the needs of the community." First County Bank is proud to say that more than 16 different languages are spoken at their many branches.

Once again, a local resident sings the praises of First County Bank. Case closed.

The pleasure of dealing with First County Bank also extends to his wife and 9-year-old daughter, who both have accounts there. In fact, Alex's immediate family are not his only relatives who

Banking with confidence. That's what customers of First County Bank know and feel. Confidence in knowing that we'll be able to provide you with the right banking services and products. Confidence in knowing that all your questions will be answered. Confidence in knowing we'll always be here – our history goes back 160 years and we plan on being here 160 more.

Having **Confidence**

in what you bring to the table.

LAUREL HOUSE, STAMFORD, CONNECTICUT

Established in 2001 in honor of the Bank's 150th anniversary, the First County Bank Foundation was created to distribute funds annually to non-profit organizations that support community and economic development for children and families.

As a mutual bank, First County Bank considers contributions made by the foundation a means of paying dividends back to the local communities it serves. One of those recipients is Laurel House.



According to Pauline, Laurel House is doing its part to reverse these trends. "We have an impressive 73 percent course completion rate and with our innovative educational and employment programs. Last year

Since 1984, Laurel House has operated in Stamford, serving lower Fairfield County using a self-help approach. This is a holistic, community-based approach, which focuses on the individual strengths of people living with serious mental illness to lead productive, meaningful and rewarding lives in the community.

we put 122 people back into the workforce, who made more than \$800,000 combined."

Laurel House is open 6 days a week. "We're a community-based resource center. The public/private partnership that we depend on not only fill in the gaps, they help save lives," she said.

"We don't give people a hand out, we give a hand up," said Pauline Anderson, Vice President of Development and Advocacy at Laurel House, "and we love to develop community partnerships." Pauline is especially fond of the relationship Laurel House has with Rey Giallongo, Kathy Harris and Karen Kelly at First County Bank Foundation. "They truly care about what we do here and we have benefited from the Bank's foundation for the last six years." Laurel House has used the monetary grants to improve accessibility for members to continue their education and for necessary repairs to the building.

During the week, members and staff join together to run Laurel House: producing a daily newsletter, answering the phones, and preparing daily meals. In the process, members regain a sense of self-worth and develop valuable work habits and skills. Weekends are devoted to the social program, where members can have some fun and enjoy each other's company. Pauline stated, "Without First County Bank's financial support, we wouldn't be able to help people achieve meaningful lives."

Keep up the great work Laurel House.

The statistics about mental illness speak for themselves. 80 percent of people living with a serious mental illness, which has an onset in early adolescence, fail to graduate high school or college. And, 85 percent are under employed.

In ways big and small, First County Bank has been making a difference in lower Fairfield County for 160 years. We're always looking for ways to help the community that we call home. If you know of a non-profit that could benefit from the assistance of First County Bank Foundation, please tell them about our efforts.



Generosity towards the future lies in

Giving today.

Financial Information

CONDENSED BALANCE SHEET DECEMBER 31, 2010 (AUDITED)

(dollars in thousands)

ASSETS

Cash & Cash Equivalents	\$ 22,305
Federal Funds Sold	0
Securities – Available-for-sale	371,858
Gross Loans	820,488
Allowance of Loan Losses	11,628
Net Loans	808,860
Bank Premises & Equipment (net)	19,348
Other Assets	82,925
Total Assets	\$ 1,305,296

LIABILITIES AND EQUITY

Deposits –	
Demand (non-interest bearing)	\$ 34,124
Interest Bearing	910,416
Total Deposits	944,540
Borrowings	189,213
Repurchase Agreements	48,995
Other Liabilities	21,282
Surplus, Undivided Profits & Other Equity	101,266
Total Liabilities and Equity	\$ 1,305,296

CAPITAL RATIOS & SELECTED FINANCIAL HIGHLIGHTS DECEMBER 31, 2010

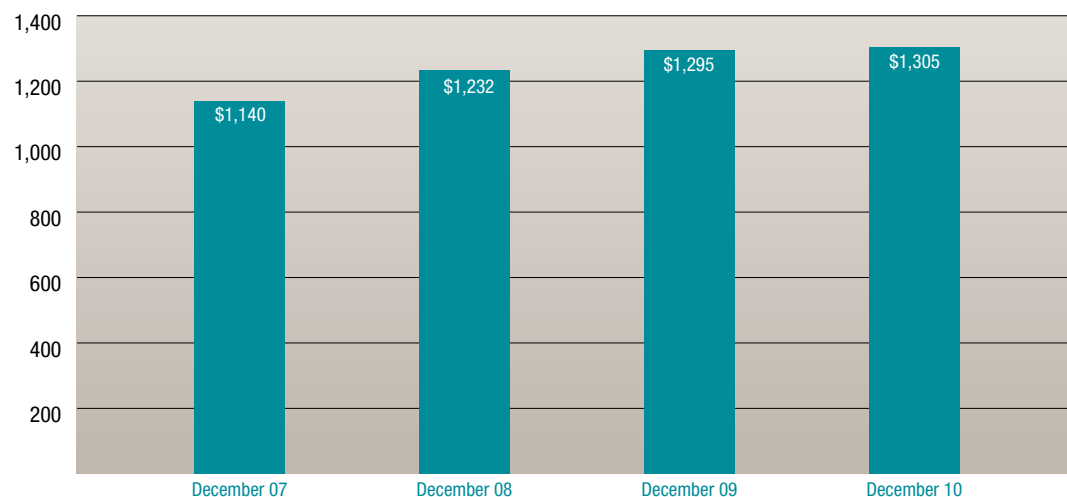
SELECTED FINANCIAL DATA

CURRENT CAPITAL POSITION

MINIMUM TO BE WELL-CAPITALIZED

Tier 1 leverage capital ratio	8.95%	5.00%
Tier 1 risk-based capital ratio	13.10%	6.00%
Total risk-based capital ratio	14.38%	10.00%

TOTAL ASSETS (dollars in millions)



Corporators, Board of Directors and Management

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Vice President & Auditor

Vicki J. Puciatto
Assistant Auditor

Mary Ellen Troy
Loan Review Officer

First County Bank

First County Bank, headquartered in Stamford, Connecticut, is an independent mutual community bank with 15 branches in Stamford, Norwalk, Darien, Greenwich, New Canaan and Westport. As a mutual, First County Bank is operated for the benefit of its depositors rather than shareholders.

First County Bank is a locally managed, diversified financial services organization that provides a wide array of banking services, including deposit and loan products, mortgage, trust and investment services, business banking services and online banking. Founded in 1851, First County Bank has served the communities of lower Fairfield County for 160 years.

First County Bank, which celebrates its 160th anniversary in 2011, has more than 200 employees and assets in excess of \$1.3 billion. Customers benefit from the Bank's depth of local market knowledge and quick decision-making ability.

Mission Statement

To provide the highest levels of customer service to individuals, businesses and the non-profit community of lower Fairfield County, as a profitable, independent, mutual bank committed to supporting the local community.

Products and Services

PERSONAL BANKING

- Checking Accounts
- Online Banking
- ATM and Check Cards
- Savings and Money Market Accounts
- Certificates of Deposit
- Retirement Accounts
- Credit Cards
- Personal and Auto Loans

MORTGAGES AND HOME EQUITY

- Jumbo Mortgages
- First Time Home Buyers Program
- Construction/Permanent Mortgages
- Interest-First Mortgages
- Investment Property Financing
- Home Equity Loans and Lines of Credit

BUSINESS BANKING

- Commercial Loans and Lines of Credit
- Commercial Mortgages
- Cash Management Services
- Business Checking and Check Cards
- Money Market and Savings Accounts
- Online Banking Services
- Business Credit Cards

TRUST & INVESTMENTS/WEALTH MANAGEMENT

- Trust/Fiduciary Services
- Executor and Trustee Services
- Estate and Tax Plan Guidance
- Investment Management
- Retirement Planning
- Family Financial Management and Asset Protection

Branch Locations

STAMFORD

- 160 Atlantic Street, Stamford CT, 06901
- 1110 Hope Street, Stamford CT, 06907
- 2950 Summer Street, Stamford CT, 06905
- 117 Prospect Street, Stamford CT, 06901
- 1042 High Ridge Road, Stamford CT, 06905
- 275 Hope Street, Stamford CT, 06906
- 1980 West Main Street, Stamford CT, 06902
- 637 Shippan Avenue, Stamford CT, 06902

NORWALK

- 660 Main Avenue, Norwalk CT, 06851
- 469 Westport Avenue, Norwalk CT, 06851
- 700 Connecticut Avenue, Norwalk CT, 06854

DARIEN

- 1006 Boston Post Road, Darien CT, 06820

GREENWICH

- 59 Mason Street, Greenwich CT, 06830

NEW CANAAN

- 95 Park Street, New Canaan CT, 06840

WESTPORT

- 1260 Post Road East, Westport CT, 06880





ADMINISTRATIVE OFFICE

117 Prospect Street, Stamford, CT 06901

(203) 462-4200

firstcountybank.com

