ConnectOne Bancorp, Inc.

301 Sylvan Avenue
Englewood Cliffs, NJ 07632
P 201.816.8900
F 201.816.8911

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Dear Shareholder,

As a valued shareholder of ConnectOne Bancorp, I want to make you aware of a new service we are introducing for our retail shareholders. Like many publicly traded companies, we see that many of our retail, individual shareholders do not vote at our annual meeting. This may result in higher proxy solicitation fees and leave decisions regarding the Company primarily in the hands of institutional investors.

To help ensure that our retail shareholders have their say, ConnectOne is now offering a Retail Voting Program that offers a simpler way to participate in shareholder meetings. If you choose to opt in, your shares will be voted in line with the Board of Directors' recommendations at future meetings, without any further action required on your part.

