



2019
Annual Report



Company Profile

The First of Long Island Corporation (Corporation) is a one-bank holding company organized under the laws of the State of New York. Its primary business is the operation of its sole subsidiary, The First National Bank of Long Island (Bank).

The Bank was organized in 1927 under national banking laws and became the sole subsidiary of the Corporation under a plan of reorganization effected April 30, 1984.

The Bank is a full service commercial bank which provides a broad range of financial services to individual, professional, corporate, institutional and government customers through its branch system in Nassau and Suffolk Counties, Long Island and the New York City boroughs of Queens, Brooklyn and Manhattan.

The Corporation is subject to regulation and supervision of the Federal Reserve Board and the Securities and Exchange Commission. The Bank is subject to regulation and supervision of the Federal Reserve Board, the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation, which also insures its deposits. The OCC is the primary banking agency responsible for regulating and supervising the Bank.

Mission Statement

Our mission is to deliver exceptional personalized service to small businesses, professionals, lower middle market customers, service-conscious consumers, and municipalities in targeted markets, resulting in superior financial returns to our shareholders.

Selected Financial Data

	2019	2018	2017	2016	2015
INCOME STATEMENT DATA:					
	<i>(dollars in thousands, except per share data)</i>				
Interest Income	\$ 143,850	\$ 138,237	\$ 118,265	\$ 104,123	\$ 92,135
Interest Expense	43,681	35,730	21,709	18,002	16,529
Net Interest Income	100,169	102,507	96,556	86,121	75,606
Provision (Credit) for Loan Losses	33	(1,755)	4,854	3,480	4,317
Net Income	41,555	41,573	35,122	30,880	25,890
PER SHARE DATA:					
Basic Earnings	\$ 1.68	\$ 1.64	\$ 1.44	\$ 1.35	\$ 1.23
Diluted Earnings	1.67	1.63	1.43	1.34	1.22
Cash Dividends Declared	.70	.64	.58	.55	.52
Dividend Payout Ratio	41.92%	39.26%	40.56%	41.04%	42.62%
Book Value	\$ 16.26	\$ 15.27	\$ 14.37	\$ 12.90	\$ 11.85
Tangible Book Value	16.25	15.26	14.36	12.90	11.84
BALANCE SHEET DATA AT YEAR END:					
Total Assets	\$4,097,843	\$4,241,060	\$3,894,708	\$3,510,320	\$3,130,343
Loans	3,188,249	3,263,399	2,950,352	2,545,421	2,248,183
Allowance for Loan Losses	29,289	30,838	33,784	30,057	27,256
Deposits	3,144,016	3,084,972	2,821,997	2,608,717	2,284,675
Borrowed Funds	528,182	750,950	704,938	586,224	577,214
Stockholders' Equity	389,108	388,187	354,450	305,830	250,936
AVERAGE BALANCE SHEET DATA:					
Total Assets	\$4,194,355	\$4,177,341	\$3,695,850	\$3,329,308	\$2,897,548
Loans	3,217,530	3,177,519	2,758,116	2,364,187	1,990,823
Allowance for Loan Losses	30,080	34,960	32,022	28,238	24,531
Deposits	3,276,699	3,168,348	2,812,733	2,590,988	2,215,883
Borrowed Funds	494,785	623,587	540,307	432,554	419,372
Stockholders' Equity	391,613	374,876	334,088	290,806	243,330
FINANCIAL RATIOS:					
Return on Average Assets (ROA)	.99%	1.00%	.95%	.93%	.89%
Return on Average Equity (ROE)	10.61%	11.09%	10.51%	10.62%	10.64%
Average Equity to Average Assets	9.34%	8.97%	9.04%	8.73%	8.40%

Dear Shareholder,

OUR BANK ENTERS A NEW DECADE WITH AN IMPRESSIVE HISTORY OF CONSISTENT FINANCIAL PERFORMANCE THAT SPANS NINETY-TWO YEARS. I AM PRIVILEGED TO BECOME THE SEVENTH PRESIDENT AND CHIEF EXECUTIVE OFFICER OF THE FIRST NATIONAL BANK OF LONG ISLAND.

During 2019, we successfully executed our plans to slow balance sheet growth, shift our mix of loans from residential to commercial, stabilize our net interest margin, improve service charge income and execute on our stock repurchase plan. As a result, earnings per share increased to \$1.67 in 2019 from \$1.63 in 2018. Net income was relatively unchanged from the prior year at \$41.6 million and reflected after-tax executive retirement related charges of \$2 million. Return on equity was 10.61% and return on assets was .99%. Book value per share increased to \$16.26 at year-end 2019 from \$15.27 at year-end 2018. The Bank is well-positioned to move forward.

As of year-end, our branch network remained at fifty-two offices extending from Manhattan to Patchogue, Long Island. We expanded into Fort Hamilton, Brooklyn earlier in the year. We also leased space along Avenue U in the enclave of Marine Park, Brooklyn in anticipation of our fourth location in the borough. At the gateway to the twin forks, we will open our first branch on Eastern Long Island on Main Street in Riverhead. While we seek to identify efficiencies in our existing footprint, expanding geographically through *de novo* branching remains a key strategic initiative.

Today customer expectations include rapid delivery of digital products via smart phones, tablets, watches and even fitness trackers. Mobile banking expands beyond checking account balances and transferring funds. Consumers are paying at the local coffee shop, scheduling public transportation, splitting the dinner bill with friends via P2P payments, and depositing checks by snapping a picture. Consumers expect payment equipment to read their phone or watch instead of inserting cards from their wallet. Technology is not waiting for conventional bankers to catch up so the need to remain relevant is critical. As such we continuously evaluate enhancements to our digital offerings. In 2020 we plan to rollout upgrades to our commercial online banking, offer Zelle® for P2P payments, implement TransferNow to provide additional

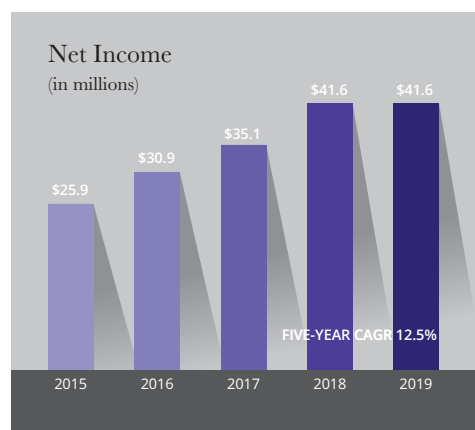


Christopher Becker, President and CEO

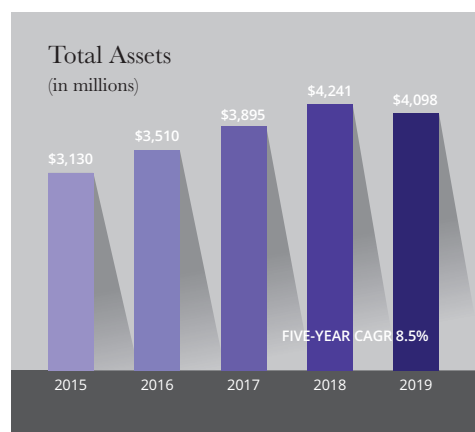
customer flexibility in transferring funds and adding real-time alerts for added security. Technological advances come with cybersecurity risks. We continue to make battling cyber threats a priority, investing in tools to protect and educate our employees and clients.

We are also reallocating resources into expanding our lending teams to foster organic growth in our markets. The persistent flat to inverted yield curve makes core relationships more important than ever as an attractive path to increasing profitability. We seek to be the “bank of choice” for small to middle market businesses in our market area. By meeting customer cash management and lending needs, while maintaining rigorous underwriting criteria, we hope to benefit on both sides of the balance sheet. Known for our well underwritten, properly structured loan portfolio, our attention is on developing and retaining customer relationships while upholding historical asset quality.

In recent months we bolstered lending and support personnel. Our new middle market team has hit the ground running, and we look to produce meaningful results in 2020. We are actively recruiting to add resources



to existing lending teams that, combined with new end-to-end lending technology implemented in 2019, should be the right combination for success. As part of this strategy, and when it makes sense economically, we anticipate offering back-to-back credit swaps to customers seeking to protect themselves in an upward rate environment. These instruments create fee income for the Bank as well as benefit the management of interest rate risk.



Our focus on fee income in 2019 began paying dividends as the year progressed. We are optimistic that systematic enhancements will continue driving revenue improvements throughout 2020. Our Investment Management Division offers personalized trust and investment management service as well as competitive investment products. In combination with our retail investment program through our branch network, we recognize a steady source of fee income. We are actively exploring alternatives to enhance these revenues.

Building recognition by broadening our message and expanding our brand sets the stage for our future. Our marketing team is reassessing strategy to better fulfill our customer needs and refresh demand for our products and services. We expect to transform the look and feel of our website, branch locations and

promotional materials to reflect innovation and consistency. Our commitment is unwavering to providing our customers with intuitive banking solutions combined with excellent customer service.

In closing it is most important to recognize the two individuals who were instrumental in transforming The First National Bank of Long Island from a small community bank to a regional bank on Long Island and in New York City.

Our long-time President and Chief Executive Officer, Michael N. Vittorio, retired as of year-end 2019. Mike was named President in 2003 when the Bank was less than \$800 million in assets with twenty-one branches. His leadership produced a culture with a focus of integrity and family. He was extremely proud of the relationships he forged with our customers and employees, a key reason the Bank grew to exceed \$4 billion in assets with a fifty-two branch network during his tenure. The entire Bank family is grateful to Mike and wish him a long and healthy retirement.

Also retiring effective January 1, 2020 after twenty-three years of service was our Senior Executive Vice

President and Chief Financial Officer, Mark D. Curtis. A trusted member of Mike Vittorio's team, Mark provided bank-wide guidance to the Senior Management Team. Mark's knowledge and work ethic were remarkable, yet his expertise in managing the investment portfolio, tax planning and capital strategies stand out to me. I am gratified that Mark will be available to the Company through 2020 in an advisory capacity.

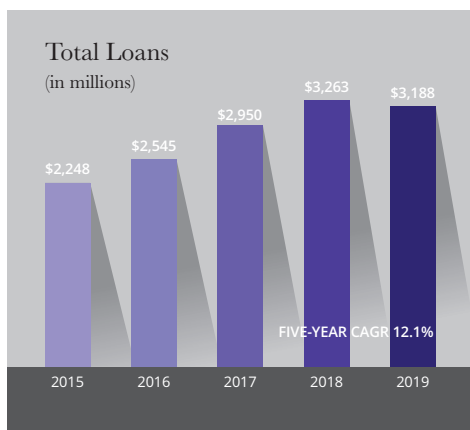
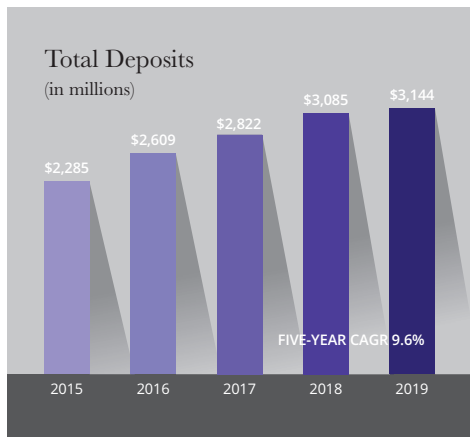
Many constituents remind me that these two individuals are a tough act to follow. While wholeheartedly agreeing with that conclusion, our organization is spirited and resilient. Our Board of Directors is dedicated, hardworking and involved. Our management group are experienced and capable leaders. And our employees form that sturdy backbone of our Bank. We are excited and enthusiastic about the prospects ahead.

Thank you to our shareholders for your trust in our Company. We remain steadfast on increasing shareholder value in the years ahead.

Sincerely,

Christopher Becker

President and Chief Executive Officer



Dear Shareholder,

AS YOU KNOW, AFTER SPENDING OVER 17 YEARS AT THE BANK, 2019 was my final year managing The First National Bank of Long Island. As I look back to the beginning of 2002 when total assets were under \$800 million and compare it to what we have become today, I am very proud of what the employees accomplished. I care very much for these people, and no CEO could have asked for a better group. In that timeframe, inclusive of the years associated with the Great Recession, total assets grew over 400%, we never had credit quality issues, and the Compound Annual Growth Rate ("CAGR") on book value per share was 8.2%. These accomplishments speak for themselves. In my opinion, although we have an unfriendly yield curve, the Bank is in a good place and is well-positioned to meet the challenges of the future.

I am excited Chris Becker has been selected to succeed me. Chris is well qualified to lead our Bank forward. Our future is in capable hands. He understands our proud legacy, our values, and our commitment to customers, employees, and the communities that we serve. With Chris and our leadership team, I am confident the Bank will continue to create shareholder value.

On a personal note, I enjoyed getting to know so many individual and institutional stockholders. Thank you for trusting us to be the stewards of your investment. It is a responsibility we took seriously and was always the primary consideration in how we managed our Bank.

In closing, I am proud to have managed the Bank "in a measured and disciplined way." I have no idea where 17½ years have gone. It certainly went by quickly. For me, it was never work; it was a passion. As I conclude my service to the Bank, I am grateful to you, our customers, certainly our employees and the communities we serve for the relationships we created over my tenure. I have so many wonderful memories. It has been an honor and privilege to be your President and Chief Executive Officer.

Respectfully,

Michael N. Vittorio



Steven Dubner Landscaping, Inc.



Steven Dubner, President,
Steven Dubner Landscaping Inc.
(left) with Don Manfredonia,
Executive Vice President and Senior
Business Development Officer

Five Decades of Relationship Banking with Us

When Steven Dubner first started his design and build landscaping company, he knew that in order for the business to grow and thrive, it would need a strong working relationship with a bank. Over 54 years ago, he chose The First National Bank of Long Island because of its reputation for maintaining quality customer relations as well as it having the breadth of products and services he needed to assist him in growing his business.

Today, with hard work and the help of the Bank, Steven Dubner Landscaping, Inc. has developed and installed some of the most notable residential and commercial landscaping projects from the High Line and Hudson Yards in New York City to projects across Long Island and the tri-state area. Steven's business has grown tremendously over the years, now employing over 250 skilled professionals, utilizing state-of-the-art equipment and encompassing a 120-acre nursery, along with ownership in Heritage Farm and Gardens.

Just like The First National Bank of Long Island, Steven knows that building and maintaining strong relationships is the key to success. Don Manfredonia, Executive Vice President and Senior Business Development Officer of the Bank's Management Team, has been developing and maintaining strong customer relationships, such as Steven Dubner Landscaping, for close to four decades.

“We have been fortunate enough to maintain a strong banking relationship with The First National Bank of Long Island. As a customer since the inception of my business 54 years ago, the Bank has always been supportive of my business needs and has never lost its hometown personalized touch. Plus, they are always around to answer any of my financial questions. We are loyal customers of the Bank and their loyalty has been enforced by the support the Bank has provided me over the years.”

— Steven Dubner, President



It's More of a Personal Relationship

For over 50 years, Calico Cottage has been the gold standard for the most delicious fudge anywhere. They understand how important technology is in creating a thriving business. Their manufacturing process and marketing has always been on the cutting edge. It goes without saying that they would be looking to establish a relationship with a bank that has sophisticated and up-to-date technology in banking products. That is why they chose The First National Bank of Long Island as their banking partner.

However, that is not all that they were interested in. If you visit their website you will read:

“Calico Cottage has a long history of hard work, perseverance, unwavering commitment to quality and an intense dedication to customers. More than anything else, the core foundation of this family-owned business has always been the deep-seated importance of conducting itself with honesty and integrity.”

The First National Bank of Long Island has been conducting its business with these exact same principles for almost 100 years. That is why we can say that our relationship with Calico Cottage truly hits the sweet spot.



“Since 1978, The First National Bank of Long Island has had a well-placed faith in the Wurzel family. In our experience, the Bank is beyond honest and has the integrity such that they will always do the right thing. Working with a local bank, it's more of a personal relationship, so problems are less of an issue and you know you won't get lost like you might at a large, national bank.”

– Mark Wurzel, President and CEO

Calico Cottage, Inc.



Left to right, Andrew Iannarelli, Vice President, Digital Channels; Mark Wurzel, President and Chief Executive Officer of Calico Cottage, Inc.; and Margaret Curran-Rusch, Senior Vice President, Commercial Lending Team Leader

Just Kids Early Childhood Learning Center



“Just Kids was very pleased to find a bank partner that understands the funding world that we toil to work with on a daily basis. While our funding comes almost entirely from state and municipal governments, and while the accounts receivable is guaranteed, it is nevertheless an extremely slow payment process. As a result, programs like Just Kids need a bank that understands our funding reality and are willing to work with us during difficult times. FNBLI visited Just Kids with a very impressive group of executives. They took the time to tour our building, to listen to our needs and to assure me of their understanding and commitment to a program that educates children with and without disabilities.”

– Steve Held, Executive Director, Just Kids

Listening to Our Needs

At the heart of Just Kids Early Childhood Learning Center is its dedication to community and caring. For almost 40 years, Just Kids has been delivering the highest quality education in an inclusionary environment. They understand the need to develop programs that uniquely support the individual. As a former kindergarten teacher, Steve Held, Executive Director, knows that learning happens best on an individual and personal level.

When Steve experienced the Middle Market Banking team's dedication to personal service and learned that the heart of The First National Bank of Long Island lies in these relationships, he knew they would be a good fit and Just Kids became one of our newest customers.

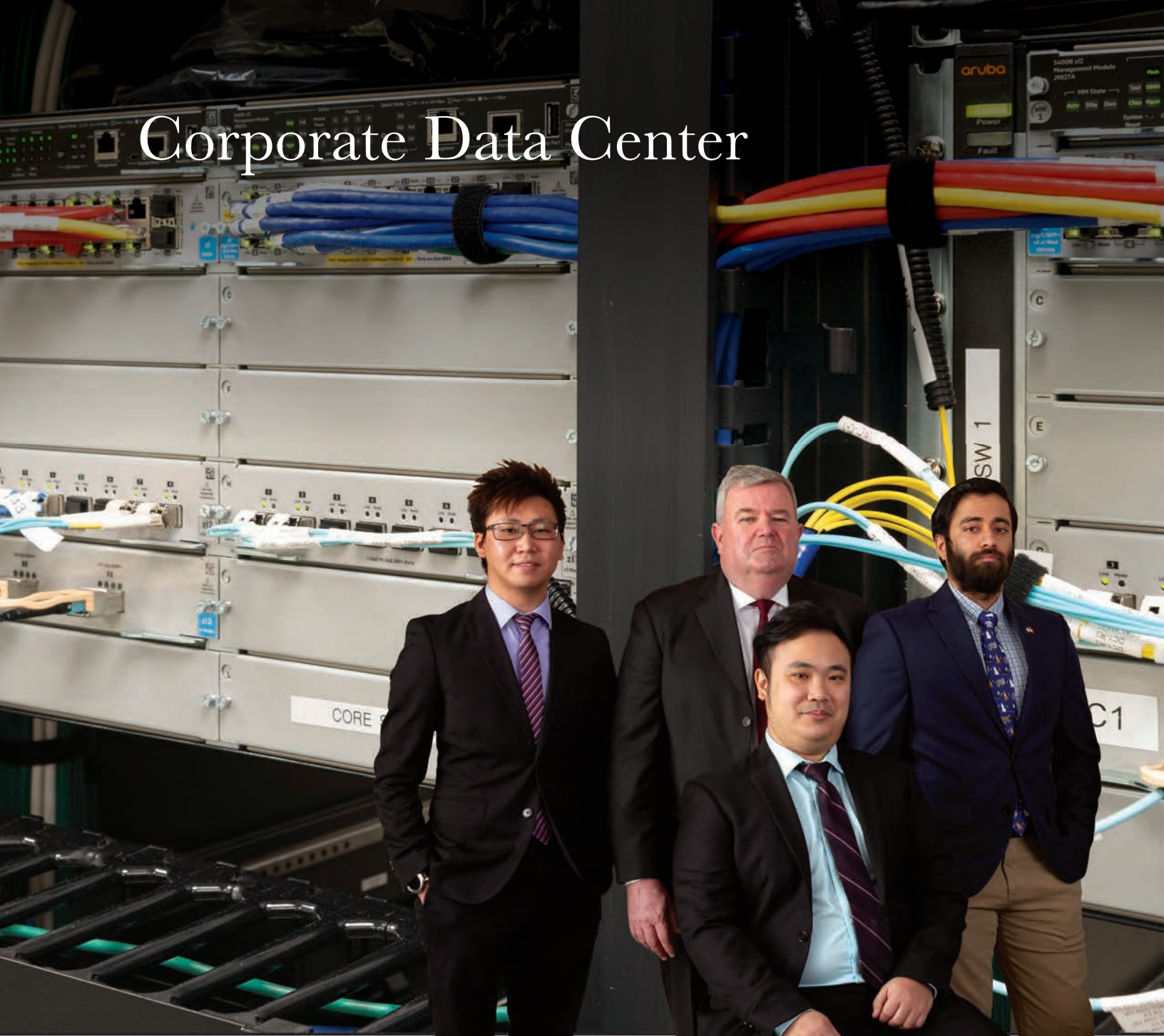
Chris Hilton and the Bank's new, highly experienced Middle Market Banking professionals are dedicated to promoting the Bank's culture and products.

The Team has a reputation for providing responsive service to customers across a broad spectrum of industries from Eastern Long Island to New York City. That level of service, combined with a full complement of digital products and services, sets this Team apart from the competition. They understand the complexities of today's business environment and, most importantly, the local community of their customers. As a community bank, we use this knowledge to our advantage by delivering quick and sensible decisions.



Left to right: Christopher J. Hilton, Executive Vice President and Chief Lending Officer; Robert Grady, Senior Vice President and Director of Middle Market Lending; and Kenneth B. Ruland II, Senior Vice President and Middle Market Relationship Manager

Corporate Data Center



Standing, from left to right:
Brandon Li, IT Assistant;
John Marshall, Assistant Vice
President; Abhishek Rao, IT
Assistant; Daniel Viola, Vice
President, Director of Information
Technology; and Anthony Mira,
IT Specialist
Sitting, from left to right:
Terry Kan, IT Analyst; and Paul
Vasquez, Assistant Vice President

Digital Innovations

Staying on top of the latest technology is important for every organization. The future of banking requires the Bank to provide innovative products and services that will assist our customers in managing their personal and business finances. We have continually been committed to investing in all forms of technology that would enhance both the efficiency of the Bank's operation as well as enhance our customers' experience.



To this end, in 2019, we completed a new state-of-the-art Corporate Data Center. This new facility positions the Bank for continued growth well into the future by providing enterprise class data with a significant increase in Internet speed and interconnectivity bandwidth.

Today's services such as Online Banking, Mobile Banking and Deposits, Remote Deposit Capture, ATM Deposit Automation and more are available to both our personal and business customers. Our entire banking community will benefit as we continue to upgrade and expand our technology.

Consolidated Balance Sheets

December 31 (in thousands)	2019	2018
ASSETS:		
Cash and cash equivalents	\$ 38,968	\$ 47,358
Investment securities:		
Held-to-maturity, at amortized cost (fair value of \$5,552)	—	5,504
Available-for-sale, at fair value	697,544	758,015
	697,544	763,519
Loans:		
Commercial and industrial	103,879	98,785
Secured by real estate:		
Commercial mortgages	1,401,289	1,281,295
Residential mortgages	1,621,419	1,809,651
Home equity lines	59,231	67,710
Consumer and other	2,431	5,958
	3,188,249	3,263,399
Allowance for loan losses	(29,289)	(30,838)
	3,158,960	3,232,561
Restricted stock, at cost	30,899	40,686
Bank premises and equipment, net	40,017	41,267
Right-of-use asset—operating leases	14,343	—
Bank-owned life insurance	83,119	80,925
Pension plan assets, net	18,275	15,154
Deferred income tax benefit	317	3,447
Other assets	15,401	16,143
	\$4,097,843	\$4,241,060
LIABILITIES:		
Deposits:		
Checking	\$ 911,978	\$ 935,574
Savings, NOW and money market	1,720,599	1,590,341
Time, \$100,000 and over	242,359	309,165
Time, other	269,080	249,892
	3,144,016	3,084,972
Short-term borrowings	190,710	388,923
Long-term debt	337,472	362,027
Operating lease liability	15,220	—
Accrued expenses and other liabilities	21,317	16,951
	3,708,735	3,852,873
STOCKHOLDERS' EQUITY		
Common stock, par value \$.10 per share:		
Authorized, 80,000,000 shares;		
Issued and outstanding, 23,934,632 and 25,422,740 shares	2,393	2,542
Surplus	111,744	145,163
Retained earnings	274,376	249,922
	388,513	397,627
Accumulated other comprehensive income (loss), net of tax	595	(9,440)
	389,108	388,187
	\$4,097,843	\$4,241,060

Consolidated Statements of Income

Year Ended December 31 (<i>dollars in thousands, except per share data</i>)	2019	2018	2017
Interest and dividend income:			
Loans	\$117,171	\$112,784	\$ 97,027
Investment securities:			
Taxable	15,212	12,040	7,754
Nontaxable	11,467	13,413	13,484
	143,850	138,237	118,265
Interest expense:			
Savings, NOW and money market deposits	18,563	12,105	7,113
Time deposits	14,494	10,452	5,479
Short-term borrowings	3,261	4,858	1,345
Long-term debt	7,363	8,315	7,772
	43,681	35,730	21,709
Net interest income	100,169	102,507	96,556
Provision (credit) for loan losses	33	(1,755)	4,854
Net interest income after provisions (credit) for loan losses	100,136	104,262	91,702
Noninterest income:			
Investment Management Division income	2,010	2,175	2,090
Service charges on deposit accounts	3,214	2,634	2,792
Net gains (losses) on sales of securities	14	(10,406)	(1,866)
Other	5,373	7,876	5,145
	10,611	2,279	8,161
Noninterest expense:			
Salaries and employee benefits	37,111	36,465	32,641
Occupancy and equipment	11,904	11,686	10,245
Other	11,949	11,755	11,966
	60,964	59,906	54,852
Income before income taxes	49,783	46,635	45,011
Income tax expense	8,228	5,062	9,889
Net income	\$ 41,555	\$ 41,573	\$ 35,122
Earnings per share:			
Basic	\$ 1.68	\$ 1.64	\$ 1.44
Diluted	\$ 1.67	\$ 1.63	\$ 1.43
Cash dividends declared per share	\$.70	\$.64	\$.58

Board of Directors

The First of Long Island Corporation



Eric J. Tveter
Chairman of ETC
Ventures LLC and
Veloce Esports
Limited

Peter Quick
Retired

Stephen V. Murphy
President
S.V. Murphy & Co.
(investment banking)

Christopher Becker
President and
Chief Executive Officer
The First National
Bank of Long Island
and The First of Long
Island Corporation

Louisa M. Ives
Managing Director
Chilton Trust

John J. Desmond
Retired
Partner-in-Charge
of the Long Island
Office
Grant Thornton LLP

Paul T. Canarick
President & Principal
Paul Todd, Inc.
(construction company)

Milbrey Rennie Taylor
Retired Executive
Producer of CBS News

Walter C. Teagle III
Chairman
President
Teagle Management, Inc.
(private investment firm)
Chairman
The Teagle Foundation, Inc.
Managing General Partner
Gulo Capital Partners L.P.
(private investment
partnership)

Denise Strain
Retired Managing
Director of
Citigroup Inc.

Howard Thomas Hogan Jr., Esq.
Director
Hogan & Hogan
(attorney at law)

Michael N. Vittorio
Former President and
Chief Executive Officer
The First National Bank
of Long Island and
The First of Long Island
Corporation
(Retired 12/31/19)

Alexander L. Cover
Business & Management
Consultant
Retired Partner of
Ernst & Young LLP

Executive Officers

The First National Bank of Long Island



Richard P. Perro
Executive Vice
President and
Chief Retail Officer

Christopher Becker
President and
Chief Executive Officer

Donald L. Manfredonia
Executive Vice President
and Senior Business
Development Officer

Janet T. Verneuille
Executive Vice President
and Chief Risk Officer

Anne Marie Stefanucci
Executive Vice President
and Chief Credit Officer

Jay P. McConie
Executive Vice President,
Chief Financial Officer
and Cashier

Christopher J. Hilton
Executive Vice President
and Chief Lending Officer

Branch Network in Key Markets

MANHATTAN

232 Madison Avenue

New York, NY 10016
(212) 213-8111
Branch Manager:
Lisa Reardon

225 Broadway

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New York, NY 10007
(212) 693-1515

QUEENS

Astoria

23-25 31st Street
Astoria, NY 11105
(929) 429-3500
Branch Manager:
Elizabeth Traitouros

Bay Terrace

23-88A Bell Boulevard
Bayside, NY 11360
(929) 409-6100
Branch Manager:
Jennifer Crowe

College Point

132-11A 14th Avenue
College Point, NY 11356
(718) 215-7500
Branch Manager:
Indira Miller

Howard Beach

159-14 Cross Bay
Boulevard
Howard Beach, NY 11414
(718) 835-1962
Branch Manager:
Salvatore Giunta

Little Neck

254-57 Horace Harding
Expressway
Little Neck, NY 11362
(929) 448-2200
Branch Manager:
Susan Placella

Whitestone

19-01 Utopia Parkway
Whitestone, NY 11357
(718) 279-1206
Branch Manager:
Joanne Bosco

BROOKLYN

Bay Ridge

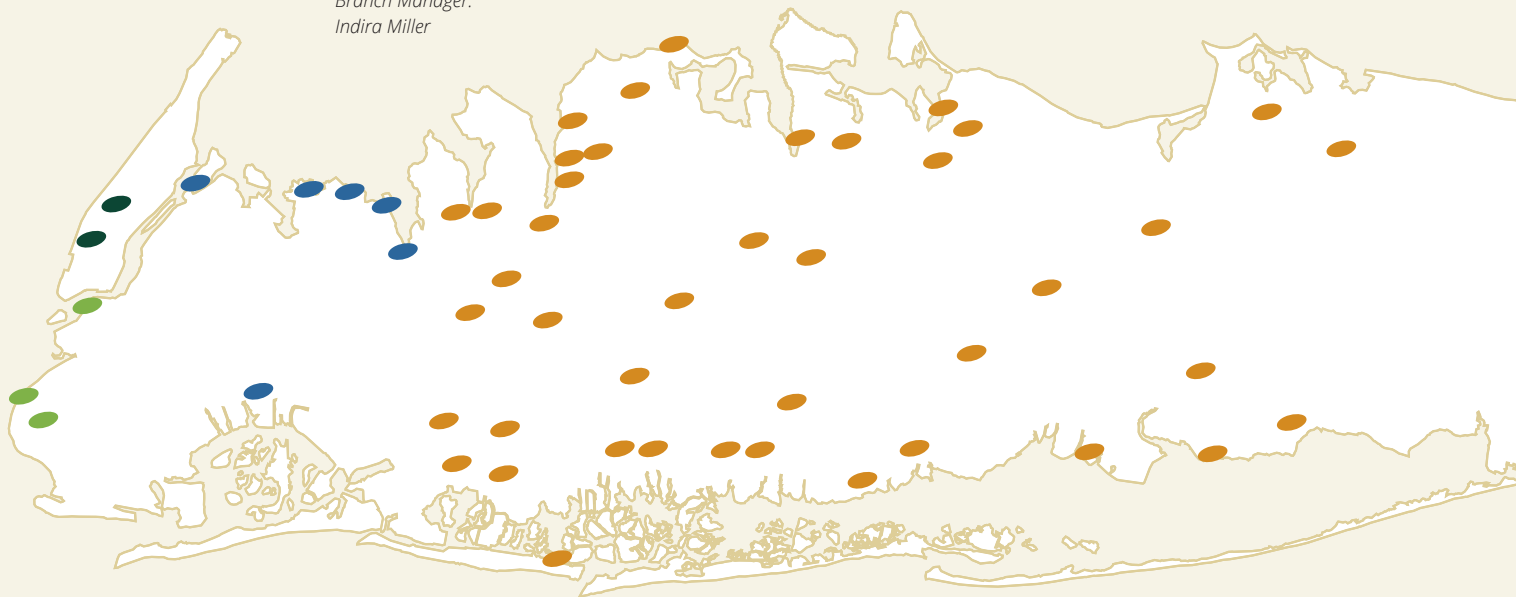
9202 4th Avenue
Brooklyn, NY 11209
(646) 795-5000
Branch Manager:
Yajaira Estevez

Cobble Hill

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(718) 942-3777
Branch Manager:
Wilona Chambers

Fort Hamilton Pkwy

559 86th Street
Brooklyn, NY 11209
(718) 942-6000
Branch Manager:
JoAnn Loddo



LONG ISLAND

Babylon

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(631) 422-1700
Branch Manager:
Colleen Vogelsberg

Bayville

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(516) 628-1288
Branch Manager:
Melanie Chopay

Bellmore

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(516) 679-6200
Branch Manager:
Nicole Marques

Bohemia

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Bohemia, NY 11716
(631) 218-2500
Branch Manager:
Brian Gottesman

Cold Spring Harbor

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Cold Spring Harbor, NY
11724
(631) 367-3600
Branch Manager:
Diana Mooers

Deer Park

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Deer Park, NY 11729
(631) 243-2600
Branch Manager:
Joanne Maiorana-Davis

East Islip

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East Islip, NY 11730
(631) 277-2936
Branch Manager:
Julie Freund

East Meadow

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East Meadow, NY 11554
(516) 357-7200
Branch Manager:
Vincenza Vitale-Puccio

East Setauket

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(Route 25A)
East Setauket, NY 11733
(631) 564-1000
Branch Manager:
Kathleen Crowe

Farmingdale

22 Allen Boulevard
Farmingdale, NY 11735
(631) 753-8888
Branch Manager:
Paula Lavrado

Garden City

1050 Franklin Avenue
Suite 100
Garden City, NY 11530
(516) 742-6262
Branch Manager:
Carol Kolesar

Glen Head

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Glen Head, NY 11545
(516) 674-6650
Branch Manager:
Michelle Moreira-Jodice

Great Neck

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Great Neck, NY 11021
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Branch Manager:
Christine Pryce

Greenlawn

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Branch Manager:
Laura David

Greenvale

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Branch Manager:
Christina Marotta

Hauppauge

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Branch Manager:
Lisa Wilton

Huntington

253 New York Avenue
Huntington, NY 11743
(631) 427-4143
Branch Market Manager:
Colleen Hatt-De Stefano

Lake Success

3000 Marcus Avenue
Lake Success, NY 11042
(516) 775-3133
Branch Market Manager:
Patricia DeMasi

Lindenhurst

1 East Montauk Highway
Lindenhurst, NY 11757
(631) 956-3800
Branch Manager:
Mark Quinones

Locust Valley

108 Forest Avenue
Suite 2
Locust Valley, NY 11560
(516) 671-1549
Branch Market Manager:
Elizabeth Materia

Manhasset

572 Plandome Road
Manhasset, NY 11030
(516) 365-5010
Branch Manager:
Joseph Gueli

Massapequa

574 Broadway
Massapequa, NY 11758
(516) 795-0100
Branch Manager:
Linda Rowse

Massapequa Park

1049 Park Boulevard
Massapequa Park, NY 11762
(516) 795-2265
Branch Manager:
Paul Jervis

Melville

555 Broad Hollow Road
Suite 001
Melville, NY 11747
(631) 752-1000
Branch Manager:
Anthony Cassero

Merrick

1810 Merrick Avenue
Merrick, NY 11566
(516) 771-6000
Branch Market Manager:
Joseph Nappi

New Hyde Park

243 Jericho Turnpike
New Hyde Park, NY 11040
(516) 328-3100
Branch Manager:
Susan Costabile

Northport

711 Fort Salonga Road
Northport, NY 11768
(631) 261-4000
Branch Market Manager:
Mary Sullivan

Northport Village

105 Main Street
Northport, NY 11768
(631) 261-0331
Branch Manager:
Vincent Bartilucci

Oceanside

2933 Long Beach Road
Oceanside, NY 11572
(516) 536-3989
Branch Manager:
Carmela Cacciuottolo

Old Brookville

24-Hour Drive-Thru ATM
209 Glen Head Road
Old Brookville, NY 11545

Patchogue

392 East Main Street
Patchogue, NY 11772
(631) 289-1189
Branch Manager:
Frances Koslow-Leitch

Point Lookout

26A Lido Boulevard
P.O. Box 173
Point Lookout, NY 11569
(516) 431-3144
Branch Manager:
Carmen Buzzetta

Port Jefferson Station

Davis Professional Park
5225 Nesconset Highway
Building 4, Suite 21
Port Jefferson Station, NY
11776
(631) 928-4411
Branch Manager:
John J. Rate, Jr.

Rockville Centre

310 Merrick Road
Rockville Centre, NY 11570
(516) 763-5533
Branch Market Manager:
Linda Roldan

Roslyn Heights

130 Mineola Avenue
Roslyn Heights, NY 11577
(516) 621-1900
Branch Manager:
Susan Fletcher

Sayville

215 West Main Street
Sayville, NY 11782
(631) 472-7000
Branch Manager:
John Robilotto

Sea Cliff

299 Sea Cliff Avenue
Sea Cliff, NY 11579
(516) 671-7868
Branch Manager:
Janice Valentine

Smithtown

285 Middle Country Road
Suite 104
Smithtown, NY 11787
(631) 265-0200
Branch Manager:
Stephen Pedersen

Valley Stream

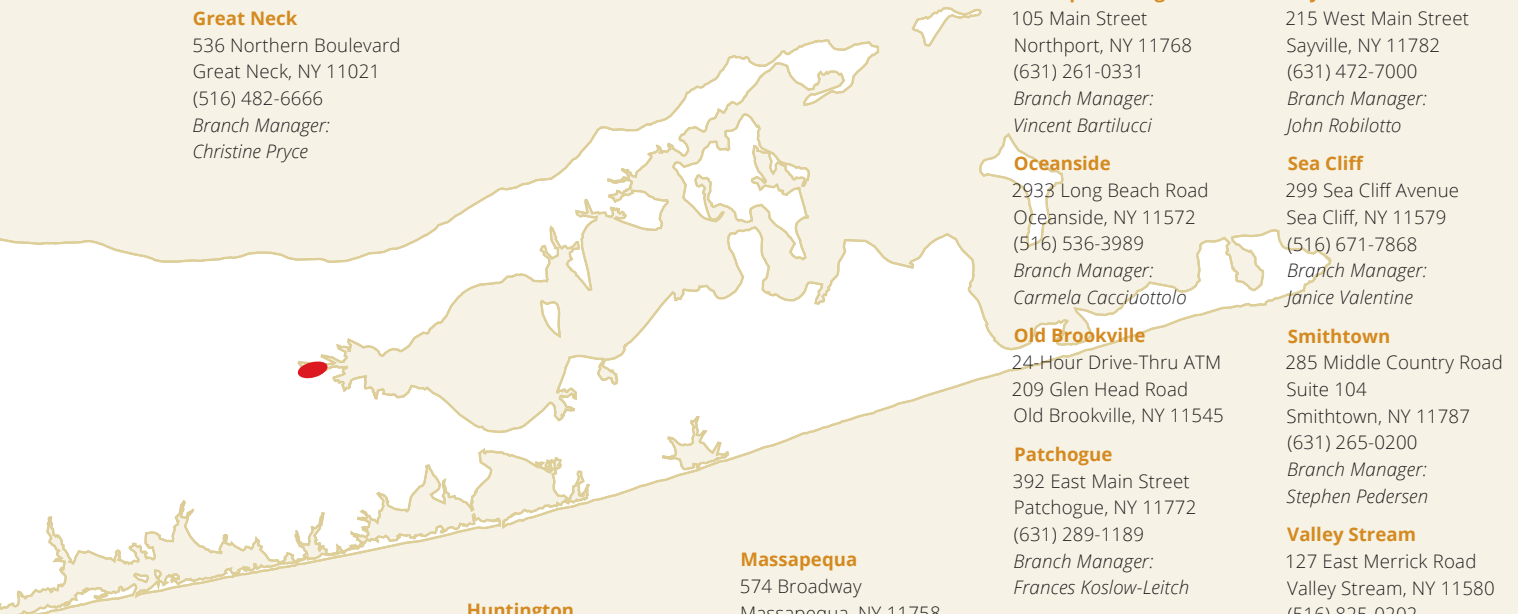
127 East Merrick Road
Valley Stream, NY 11580
(516) 825-0202
Branch Manager:
Karen Johnson

Woodbury

800 Woodbury Road
Suite M
Woodbury, NY 11797
(516) 364-3434
Branch Manager:
Marianne Plummer

Coming Soon:

Riverhead
140 East Main Street
Riverhead, NY 11901



Corporate Information

OFFICERS THE FIRST OF LONG ISLAND CORPORATION

Christopher Becker
President and Chief Executive Officer

William Aprigliano, CPA
Senior Vice President and
Chief Accounting Officer

Robert Colosa
Senior Vice President and
Chief Auditor

Maria Doyle, CPA
Senior Vice President and
Controller

Christopher Hilton
Executive Vice President

Jay P. McConie, CPA
Executive Vice President,
Chief Financial Officer and Treasurer

Richard P. Perro
Executive Vice President

Anne Marie Stefanucci
Executive Vice President

Janet T. Verneuille, CPA
Executive Vice President and
Chief Risk Officer

Pauline Wimmer
Corporate Secretary

OFFICERS THE FIRST NATIONAL BANK OF LONG ISLAND

Christopher Becker
President and Chief Executive Officer

Christopher Hilton
Executive Vice President and
Chief Lending Officer

Donald L. Manfredonia
Executive Vice President and
Senior Business Development Officer

Jay P. McConie, CPA
Executive Vice President,
Chief Financial Officer and Cashier

Richard P. Perro
Executive Vice President and
Chief Retail Officer

Anne Marie Stefanucci
Executive Vice President and
Chief Credit Officer

Janet T. Verneuille, CPA
Executive Vice President and
Chief Risk Officer

SENIOR VICE PRESIDENTS

Tanweer Ansari, Esq.
Chief Compliance Officer

William Aprigliano, CPA
Chief Accounting Officer

Jane Carmody
Investment Management Division
Managing Director

Dina Cascione, CPA
Financial Reporting Manager

Robert Colosa
Chief Auditor

Margaret M. Curran-Rusch
Commercial Lending Team Leader

Jose Diaz
Technology and Operations Officer

Maria Doyle, CPA
Controller

Brian Emigholz
Commercial Lending Team Leader

Rose Florio-Campanaro
Retail Loan Portfolio Manager

Robert Grady
Director of Middle Market Lending

Susan J. Hempton
Director of Human Resources

Laura C. Ierulli
Director of Marketing

Kelly McCormack
Credit Department Manager

Cathy C. O'Malley
Branch District Manager

Richard O'Rourke
Commercial Lending Team Leader

Jane F. Reed
Senior Commercial Lending Officer

Kenneth B. Ruland II
Middle Market Relationship Manager

Allison Stansfield
Branch District Manager

Leonardo Tavera
Corporate Planning Officer

Antoinette Valente
Branch District Manager

GENERAL COUNSEL
Schupbach, Williams & Pavone LLP

SEC COUNSEL
Luse Gorman, PC

INDEPENDENT AUDITORS
Crowe LLP

ANNUAL REPORT ON FORM 10-K

A copy of the Corporation's annual report on Form 10-K for 2019 may be obtained without charge upon written request to Jay P. McConie, Executive Vice President, Chief Financial Officer and Treasurer, The First of Long Island Corporation, 10 Glen Head Road, PO Box 67, Glen Head, New York 11545-0067.

EXECUTIVE OFFICE

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(516) 671-4900 | www.fnbli.com

TRANSFER AGENT AND REGISTRAR

Continental Stock Transfer &
Trust Company
1 State Street, 30th Floor
New York, New York 10004
(212) 509-4000
cstmail@continentalstock.com

ANNUAL MEETING NOTICE

The Annual Meeting of Stockholders will be held at The Mansion at Oyster Bay, 1 Southwoods Road, Woodbury, New York on Tuesday, April 21, 2020 at 10:00 A.M.

Business Advisory Board



Joseph R. Albanese, Esq.
Managing Partner
Albanese & Albanese LLP



Vincent A. Albanese, Esq.
Partner
Albanese & Albanese LLP



Richard Arote, Sr.
Chief Executive Officer
ADE Systems, Inc.



Barry E. Berg, CPA
Managing Partner
Nussbaum, Berg, Klein & Wolpow CPAs LLP



Frank J. DellaFera
President
Fera Pharmaceuticals, LLC



Bernard Esquenet
Chief Executive Officer
The Ruhof Corporation



Kevin J. Harding, Esq.
Partner
Harding and Burke, PLLC



Carmine R. Inserra
Executive Director
Cushman & Wakefield



James D. Kiley, Esq.
Partner
Kiley, Kiley, & Kiley, PLLC



John Martinelli
Principal
Owen Petersen & Co., LLP



Susan Hirschfeld Mohr
President
J.W. Hirschfeld Agency, Inc.



John G. Passarelli, M.D.
President
Sight M.D.



Arthur C. Schupbach, Esq.
Partner
Schupbach, Williams & Pavone LLP



Frank Shahery
Director, Marketing
Convermat Corporation



Lloyd Straus
President and
Chief Executive Officer
Anesthesia Business Group



H. Craig Treiber
Chief Executive Officer
Treiber Enterprises, LLC



Sal J. Turano
President
Abstracts Incorporated



Candy Udell
President
London Jewelers



Mark Udell
Chief Executive Officer
London Jewelers



Mark Wurzel
President and Chief
Executive Officer
Calico Cottage, Inc.



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