

CCCB BANCORP, INC.

DIVIDEND REINVESTMENT AUTHORIZATION FORM

To participate in the CCCB Bancorp, Inc. Dividend Reinvestment Plan please complete, sign and return this form to Continental Stock Transfer & Trust Company.

By completing and signing this form you will be authorizing CCCB Bancorp, Inc. to forward to Continental Stock Transfer & Trust Company all or a portion of the dividends you receive on your CCCB Bancorp, Inc. common stock to be invested to purchase additional shares of CCCB Bancorp, Inc. common stock. All investments and voluntary cash contributions are made subject to the terms and conditions of the Plan.

This authorization and appointment are given by you with the understanding that you may terminate them at any time by notifying Continental Stock Transfer & Trust Company.

Please indicate your choice by checking the appropriate box.

- Full Dividend Reinvestment:** Please reinvest under the Plan the dividends on all shares of CCCB Bancorp, Inc. common stock that I currently own as well as all future shares that I acquire.

- Partial Dividend Reinvestment:** I want cash dividends payable on _____ shares of CCCB Bancorp, Inc. common stock currently registered in my name, applied towards the purchase of shares of common stock.

- Removal From Dividend Reinvestment:** Please remove me from the CCCB Bancorp, Inc. Dividend Reinvestment Plan.

Please complete the information below exactly how it appears on the stock certificate(s). If shares are held jointly, all holders must sign; if signing as attorney, executor, trustee, guardian, corporate officer, etc., please indicate full title.

Date: _____

Name: _____

Signature: _____

Name: _____

Signature: _____

Street Address: _____

City/State/Zip: _____

Daytime Phone Number: _____

Mail completed form to:

Continental Stock Transfer & Trust Company
Attn: Shareholder Relations
1 State Street, 30th Floor
New York, NY 10004-1561