

Welcome





# Welcome to 1st Constitution Bank

Dear Valued Customer,

My name is Robert F. Mangano, and I am the President and Chief Executive Officer of 1st Constitution Bank. I would like to take this opportunity to personally welcome all of the Shore Community Bank customers to the 1st Constitution family.

During the transition from Shore Community Bank to 1st Constitution Bank, it is our intention to make the conversion as seamless as possible. While you will continue to be served by the same familiar faces that you have grown accustomed to, we believe that the added benefits that 1st Constitution Bank brings will assist to enhance your overall banking relationship.

The enclosed packet of information includes the following:

- Frequently asked questions and answers about the transition
- Direct comparisons of Shore Community Bank and 1st Constitution products
- Addresses and hours of operation for each of 1st Constitution's branch banking offices

We also wanted you to know a few simple facts:

- All of the friendly staff you know at the Shore Community Bank locations will remain as part of the 1st Constitution team.
- 1st Constitution's corporate culture is customer focused, with the goal of providing the best products and services for our client base.
- 1st Constitution is a community bank, with local management, and a keen interest in serving the needs of the consumer and small business in Middlesex, Mercer, Monmouth, Bergen, Somerset and Ocean counties.

When our transition process is completed, all of our customers will have access to 26 branch-banking locations and 28 ATMs for your banking convenience.

If you have any questions about the conversion, please call your local branch banking office, which are listed on page 14 of this guide, or anyone on our conversion support team:

**General Banking: 732-605-0413**

**Electronic Banking: 609-578-4420**

**Loans: 609-235-0663**

I want to personally thank you for your support during this process. We are proud to be your bank and look forward to continuing to serve your financial needs!

Sincerely,

Robert F. Mangano

President and Chief Executive Officer





## What's Changing

**Change in Terms:** Your accounts will be transferred to the 1st Constitution accounts that closely fit the features of your existing accounts. (See pages 5 and 6 for the comparison and the enclosed "Your Deposit Account" document.)

**Bank Name:** The name will change to **1st Constitution Bank**.

**Routing Number:** The bank routing number will change to 1st Constitution Bank's routing number, 021207154. (See page 11 for more details.)

**Debit Cards:** You will receive new 1st Constitution Bank debit cards. (See page 12 for change in terms and see enclosed "Your Deposit Account" document.)

**Checks:** Although your routing number will be changing, you may continue to use your existing checks until you need to reorder. (See page 11.)

**Website:** The 1st Constitution Bank website is **[www.1stconstitution.com](http://www.1stconstitution.com)**.

**Online Banking & Bill Pay:** 1st Constitution Bank offers a much more robust online banking experience. You will enjoy a new desktop and mobile banking experience. This includes a state-of-the-art mobile deposit function.

You will have to establish new login credentials and set up any scheduled or recurring account transfers.

You will see an updated bill pay experience and all bill pay payee vendor information and transaction details will be automatically moved to 1st Constitution Bank.

**ACH Origination and Remote Deposit Capture:**

Constitution Bank offers a solution for ACH Origination, remote deposit capture, and mobile deposit with a single sign on through Business Online Banking/Cash Manager.

## What's Not Changing

**Account Numbers:** Unless contacted by the bank, your Shore Community Bank account number will become your 1st Constitution Bank account number.

**FDIC Insurance:** 1st Constitution Bank is FDIC insured. (See page 12 for complete details and change in terms, also see enclosed "Your Deposit Account" document.)

**Branch Locations:** The five Shore Community Bank locations will remain open and join 1st Constitution Bank's 21 other branches.

**Operating Hours:** Lobby and drive-thru hours will remain the same.

**Phone Numbers:** The phone numbers for the branches will remain the same.

**Service:** You will receive the same level of service you expect from the same friendly staff.

**Loans:** The terms of all Residential, Commercial and Installment loans will remain the same.

## Important Dates & Things To Do

**Week of Monday, October 28th:** Look for your new debit card or ATM card in the mail this week if you are a Shore Community Bank cardholder. Debit cards can be activated and you can choose your Personal Identification Number (PIN). Your debit card will not be operational until November 9th. For ATM cards, a separate PIN mailer will arrive a couple days after the card and can be activated at any ATM or with a PIN initiated transaction starting on November 9th. The PIN can be changed at one of our ATMs.

**Friday, November 8th:** Download your electronic statements for future use as your statements will only be available through contacting the bank directly. Your transaction history will not transfer over to the 1st Constitution Banking system. Please log onto your Shore Community Bank account to print or download your transaction history prior to 1:00 p.m. on November 8, 2019.

**Friday, November 8th:** Shore Community branches will be closing at 1:00 p.m. to prepare for the integration to 1st Constitution Bank.

**Friday, November 8th:** Online Banking will be disabled at 1:00 p.m. You will have to complete your online activity (bill payments, transfers, remote deposit, ACH origination, etc) in order for it to be processed. Any account transfers scheduled after November 8th will not be processed.

**Saturday, November 9th:** During the conversion weekend, your new 1st Constitution Bank debit/ATM card will be authorized under decreased limits. Contact your local branch for more information.

**Saturday, November 9th:** All Shore Community locations will be closed.

**Saturday, November 9th - Monday, November 11th:** Our conversion support staff will be available at 609-578-4420 from 9 a.m. to 1 p.m. to answer any questions you may have.

**Monday, November 11th:** All offices will be closed in observation of Veteran's Day.





# Frequently Asked Questions

## What is my new bank routing number?

1st Constitution Bank's routing number is 021207154.

## Will my direct deposit and automatic payments/transfer continue as scheduled?

Your direct deposit and automatic payments/transfers will continue to post to your accounts when they are converted to 1st Constitution Bank accounts.

## Will I have a choice in the type of account available to me or will you choose one for me?

Your accounts will be transferred to the 1st Constitution Bank accounts that most closely fit the features and benefits of your existing accounts. After November 8th, if you determine that another account type is more appropriate, simply contact any 1st Constitution Bank personal banker to change your account type.

## May I continue to use my Shore Community Bank checks?

**Yes.** Shore Community Bank checks will continue to clear for an undetermined amount of time after November 8th. However, your bank routing number will change. When you reorder your checks through 1st Constitution Bank, the routing number at the bottom of your checks will automatically change. If you order through another check vendor, you will need to provide them with your new routing number.

## Will the banking hours remain the same?

**Yes.** Both the lobby and drive-thru hours at the current Shore Community Bank locations will remain the same as they are now.

## Will the bank staff remain the same?

1st Constitution Bank plans to retain all employees at the Shore Community Bank locations.

## Will there be changes to the terms of my Shore Community Bank loans?

**No.** Your interest rate, payment amount, due date and terms will remain the same.

## How does this affect my FDIC coverage?

Your FDIC coverage remains the same. When two or more insured banks merge, deposits for the purchased bank are separately insured from deposits at the purchasing bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure their accounts, if necessary. Certificate of Deposits (CDs) from the purchased bank are separately insured until the earliest maturity date after the end of the six month grace period. CDs that mature during the grace period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the grace period. If a CD matures during the grace period and is renewed on any other basis, it would be separately insured only until the end of the six month grace period. (See page 12 for more information.)

## Will the terms of my CD change?

**No.** The interest rate and terms of any existing CD that you have at Shore Community Bank will remain the same. Please refer to the CD section on page 11 in this guide for complete product terms and conditions.

## When will I receive my statement?

All Shore Community Bank checking and savings accounts will have a statement prepared on the night of November 8th. For most customers, this will be a partial month's statement. After conversion, if your statement was prepared on the 10th of the month, it will now be prepared on the 15th of the month. If your statement was prepared on the last day of the month, it will remain the same. Due to partial statements and our desire to make sure you are in the best account possible, we will waive all service charges for three statement cycles. Beginning with your fourth statement cycle, a service charge may occur based on the terms of your account. (See page 5 and 6.)



# Business Checking Accounts

The Business Checking accounts offers are built for all types of businesses and their specific needs.

IF YOU CURRENT SHORE COMMUNITY BANK ACCOUNT IS:	YOUR NEW 1ST CONSTITUTION BANK ACCOUNT IS:	PRODUCT DESCRIPTION
Business Checking, Attorney Escrow, Escrow Non-Interest	Small Business Checking	Unlimited check writing. Business ATM & Visa Debit card available. Night Deposit, Online Banking, Cash Manager, EZ Deposit, Mobile Deposit, E-statements, Merchant Services available. Monthly Service Charge: \$25/Month if the daily balance falls below \$1,000 any day of the statement period. For Municipal, Escrow or IOLTA accounts, service charges do not apply.
Beacon Money Market Checking	Money Market Business	<b>Interest Bearing Account.</b> Blended-tiered rate. Business ATM & Visa Debit card available. Night Deposit, Online Banking, Cash Manager, EZ Deposit, Mobile Deposit, E-statements, Merchant Services available. <b>Limited withdrawals.</b> Six transfers/checks/pre-authorized withdrawals per statement period. In person withdrawals are unlimited. Monthly Service Charges: \$15 if the daily balance falls below \$1,000 any day of the statement cycle. For Municipal, Escrow or IOLTA accounts, service charges do not apply.
Municipal Checking, Super NOW Interest Checking, NOW Interest Checking, Compass Checking, Client Escrow, Super NOW - IOLTA	NOW Checking	<b>Interest Bearing Account.</b> Unlimited check writing, ATM & Visa Debit Card available, Online Banking, Mobile Banking, Mobile Deposit, Bill Pay, E-statements available. Monthly Service Charges: \$15 if the daily balance falls below \$1,000 any day of the statement cycle. For Municipal, Escrow or IOLTA accounts, service charges do not apply.



# Business Savings Account

Your Business Savings account offers non-complicated terms, along with many features to meet your business needs. Let us help you start saving today!

IF YOU CURRENT SHORE COMMUNITY BANK ACCOUNT IS:	YOUR NEW 1ST CONSTITUTION BANK ACCOUNT IS:	PRODUCT DESCRIPTION
Statement,  Surf High Interest,  Lamplighter,  Client Escrow Savings,  Escrow Interest	Statement Savings	<b>Interest Bearing Account.</b> Interest compounds monthly and posts monthly. Business ATM card available. Night Deposit, Online Banking, Cash Manager, EZ Deposit, Mobile Deposit available, E-statements, Merchant Services available. Maintain a \$200.00 daily balance, earn competitive interest rates, compounded monthly, and avoid \$5 monthly service charge. Six transfers/pre-authorized withdrawals per statement cycle. \$10 fee may apply for transfers and pre-authorized withdrawals above the limit of six. <b>In person withdrawals are unlimited.</b> For Municipal, Escrow or IOLTA accounts, service charges do not apply.



**Paperless Statements are a great way to stay organized while helping the environment.**

With 1st Constitution Bank e-Statements, you can view all your account statements from anywhere, anytime you want. Turning on e-Statements does stop paper statements.





# Online Banking Frequently Asked Questions

## Online Banking & Bill Pay Features

Beginning November 10, 2019, all Shore Community Bank users will have the opportunity to begin using 1st Constitution Bank's Online Banking. 1st Constitution Bank has a vast array of features like Bill Pay, e-Statements, Mobile Banking and much more. 1st Constitution Bank also offers Business Online Banking/Cash Manager, which has additional cash management features for our business customers.

## What will happen with my current Online Banking with Shore Community Bank?

1st Constitution Bank will not be converting your existing Online Banking access over at conversion. The 1st Constitution Bank enrollment process only takes a few minutes, and you will have access to all of our new features at the time you enroll.

Complete information about enrolling in 1st Constitution Bank's Online Banking service appear on page 8 and 9.

## Is there a fee to use 1st Constitution Bank Online Banking?

**No.** There is no fee to use 1st Constitution Bank's Online Banking.

## Is there a fee to use Bill Pay?

**No.** There is no fee to use 1st Constitution Bank's Bill Pay.

## How do I get started with ACH Origination and Remote Deposit Capture?

If you are currently using ACH Origination or Remote Deposit Capture services, you will be contacted prior to November 8th about setting up access to Business Online Banking/Cash Manager.

## What is the difference between Online Banking and Business Online Banking/Cash Manager?

Business Online Banking/Cash Manager offers enhanced user security controls and more. See page 9 for additional details or contact your local branch to request access to Business Online Banking/Cash Manager.

## When is the last time I can access Online Banking at Shore Community Bank?

You will need to process transfers, download statements, print history and make bill payments before November 8th at 1:00 p.m.

## What if I have pending or recurring transfers in my Shore Community Bank account?

Log into your Shore Community Bank account prior to 1:00 p.m. on November 8th and print a list of any pending or recurring transfers.

After November 10th, log into 1st Constitution Bank and re-establish these transfers.

## What will happen to my current Bill Pay with Shore Community Bank?

Your Bill Pay experience will not change during the move to 1st Constitution Bank. When you enroll in 1st Constitution Bank's Online Banking, we will initiate the process of transferring over your bill payee information, payment history and pending payments.

There may be a delay of one or two business days for this to appear in your online banking account at 1st Constitution Bank.

## What if I don't currently use Shore Community Bank Online Banking, but want to use 1st Constitution Bank Online Banking?

Beginning November 10, 2019, you may enroll for 1st Constitution Bank Online Banking, Bill Pay, e-Statements and Mobile Banking at [www.1stconstitution.com](http://www.1stconstitution.com).



## Online Banking

### Anywhere and Anytime.

Online Banking provides you with the tools to take control of your money and to simplify how you manage your finances.

**Online & Mobile Banking:** Allows Online & Mobile viewing of accounts, transfers between accounts, transaction history, bill payments and view items paid.

**Mobile Deposit:** With Mobile Banking, you can make deposits by taking a picture of your check with your smartphone or tablet. Available to consumers and businesses.

**E-Statements:** To receive and view statements online, simply sign up through Online Banking. Available to consumers and businesses.

**Real-time Account Alerts:** Receive real-time account alerts via e-mail, text or push notification. Available through Online Banking or Business Online Banking/Cash Manager. Available to consumers and businesses.

**CardValet®:** Ability to manage your debit card by blocking card or setting limits via Mobile App. Available to consumers and businesses.

#### Additional features include:

- Online Account Opening
- Real-time Fraud Alerts
- uChoose Rewards
- Mobile Wallet

## Bill Pay/Send Money

**Online Bill Payment:** Allows you to make one-time, future or recurring payments and view payment history. Accessed via Online Banking or Mobile App. Available to consumers and businesses.

**Account to Account Transfer:** Ability to transfer money between 1st Constitution and your account at another institution. Account to Account Transfer is a feature within Bill Payment and can be accessed via Online Banking.

## Online Banking from 1st

# ENROLL

### STEP ONE:

**1. Enrollment:** Go to 1stconstitution.com and click on the "First Time User? Enroll Today!" link.

Online Banking Cash Manager Open Account

First-Time User Enrollment Instructions  
Online Banking

Access ID

Password

LOGIN

**1** FIRST TIME USER? ENROLL TODAY!

Forgot Password?

For technical support, contact us at (609) 578-4420.

### STEP TWO:

1. Choose the appropriate type of account from the drop-down menu.
2. Enter any of your 1st Constitution Bank account numbers.
3. Enter your social security number.
4. Enter the last four-digits of your **social security number**.
5. Enter and confirm your email address.
6. Click the "Enroll" button.

Enroll

Type of account \* **1** Checking

Account number \* **2** 12345678 HIDE

Social Security number \* **3** 123-004567 HIDE

PIN \* **4** 1201 HIDE

Email address \* **5** Johndoe@gmail.com

Confirm email address \* **6** Johndoe@gmail.com

\* Indicates required field

**6** Enroll

Already enrolled? Login now.



# 1st Constitution Bank

**START NOW**

**STEP THREE:**

- 1. Enter the username you would like to use when logging in. Click the "Continue" button.  
**Note: Please do not use your account number as your username.**
- 2. Click the "I agree" button to accept the agreement.
- 3. Choose and confirm a password between 8-17 characters. It must contain at least 1 alpha and 1 numeric character. Please remember that your password is case-sensitive. Click the "Continue" button.  
**Note: Please do not use "password" as your password.**
- 4. Choose three challenge questions from the drop-down menus and enter your answers. Click the "Continue" button.

### Establish username

Username \*

HIDE

\* Indicates required field

Continue

### Terms and conditions

I agree

Decline

### Establish credentials

Username

customer1

New password \*

HIDE

Confirm password \*

HIDE

\* Indicates required field

Continue

### Set up challenge questions

First challenge question \*

What school did you attend for sixth grade?

First answer \*

HIDE

Second challenge question \*

What is the name of your first employer?

Second answer \*

HIDE

Third challenge question \*

What is your paternal grandmother's first name?

Third answer \*

HIDE

☐ Don't challenge me again on this device.

\* Indicates required field

Continue

## Cash Manager

Our Business Online Banking system, Cash Manager, offers several features designed to help you efficiently manage your business finances.

With Cash Manager, you can access account information, initiate payments and more all from a single dashboard.

**Features include:**

- Establish a single point of access to all online banking activities
- Quickly access bank account summaries and transaction details
- Transfer funds between accounts
- Set up direct deposit payrolls
- Initiate repetitive or non-repetitive wire transfers
- Directly debit consumer accounts and pay vendors electronically
- Place stop payments and view images of checks paid
- Make loan payments to your 1st Constitution Bank loan accounts
- Access Bill Pay
- Use Positive Pay to protect from check fraud
- E-Statements available

## Remote Deposit Capture

**Mobile Deposit with the Cash Manager App**  
Just like our personal online banking system you can deposit business checks from your mobile device using our Cash Manager app.

**EZ Deposit**  
Make business deposits without leaving the office. You can deposit checks at anytime using a computer with a bank-provided scanner.

# Mobile Banking & Mobile Deposit

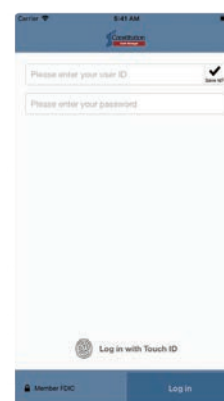
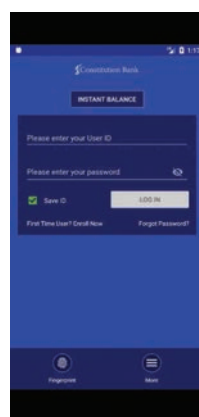


## Mobile Banking

You can access your accounts from your phone anywhere, anytime conveniently and securely.

## Cash Manager Mobile Banking

Provides the functionalities of Business Online Banking from your mobile devices.



## Features

1st Constitution Bank is on your mobile device when you're on the go. With Mobile and Cash Manager Banking, you can access your accounts from your phone anywhere, anytime to conveniently and securely:

### Mobile Banking Features

- Check your account balances
- Deposit checks
- View recent transactions
- Transfer money between your accounts
- Pay bills
- Send money to your family and friends
- Find ATMs and branch locations

### Cash Manager Mobile Banking Features

- Make Mobile Deposits
- Bill Payment
- Transfer Funds
- View Business Account Balances
- Review and Approve wire transfers, ACH transfers and fund transfers
- Receive alerts when approvals are pending

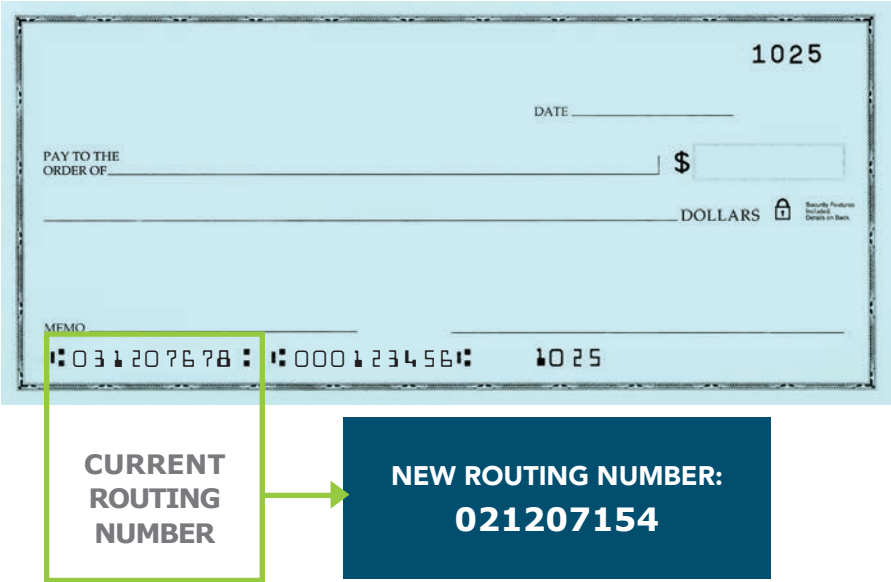
# Bank Routing Number Change

Beginning at the close of business November 11, 2019, your bank routing number will change to 1st Constitution Bank's routing number. Your account number will stay the same for your checking account.

The current Shore Community Bank routing number is 031207678, and the 1st Constitution Bank routing number is 021207154.

If you receive wire transfers, provide the new routing number to the person or business sending the wire to you.

To the right, you will see an example of where these numbers are on a check and what the changes look like.



# Certificates of Deposit

What you need to know about your CD account:

## Interest Rate & Terms

Your existing CD rate, term and maturity date will remain the same until maturity.

## Renewal or Maturity Notice

Your CD will automatically renew. At least 10 days prior to your CD maturity date, 1st Constitution Bank will send you a maturity notice in the mail. At this time, our staff can answer any questions you might have about your available CD options. You have 10 days after maturity to make changes to your CD without penalty.

ACCOUNT NAME	PRODUCT DESCRIPTION
Certificate of Deposit 30 Days - 11 Months	<b>Time Account.</b> Interests compounds daily and posts monthly. Accrued interest can post to the account. May be paid monthly by check or deposited into an account within the bank. 10 day grace period from date of maturity to redeem or renew. Early Withdrawal Penalty: 90 days loss of simple interest.
Certificate of Deposit 12-60 Months	<b>Time Account.</b> Interests compounds daily and posts monthly. Accrued interest can post to the account. May be paid monthly by check or deposited into an account within the bank. 10 day grace period from date of maturity to redeem or renew. Early Withdrawal Penalty: 180 days loss of simple interest.



## FDIC Protection

Separate FDIC Coverage on deposit accounts is maintained for six months after the merger for customers who have deposits at both institutions. This will only matter if your combined total exceeds the standard maximum deposit insurance amount.

A special merger rule exists for Certificates of Deposit (CDs) issued by an acquired bank. Separate insurance for CDs issued by the acquired bank is maintained until maturity.

IF...	AND...	THEN...
<b>CD matures within six months after November 8, 2019</b>	<b>is renewed for the same amount and for the same term...</b>	<b>CD remains separately insured from accounts at acquiring bank until maturity.</b>
<b>CD matures within six months after November 8, 2019</b>	<b>is renewed for a different amount or term...</b>	<b>Separate coverage is provided only for the six months from the purchase date.</b>
<b>CD does not mature within six months after November 8, 2019</b>		<b>Separate coverage ends upon maturity of the CD.</b>

## Debit Cards for Current Debit Card Holders

During the week of October 28th, watch for your new 1st Constitution Bank Visa debit card to arrive in the mail. You may activate your card by calling the number listed on the label affixed to the front of the card, but the card will not be operational until November 9, 2019. You will also select your 4-digit PIN at the time of activation.

### 1st Constitution Bank Fraud Monitoring & Alerts

1st Constitution Bank is utilizing a debit card fraud-monitoring system to further protect our customers from debit card fraud. This system will guard your card from potential debit card fraud 24-hours a day, 365 days a year. If potential fraud is detected, the customer will be contacted via text alert or an automated telephone call. Transactions may be temporarily blocked until verification is completed.

It is extremely important that you take time to update your phone number and address information with Shore Community Bank (prior to November 8, 2019) or 1st Constitution Bank (after November 9, 2019). Current information will enable us to reach you as quickly as possible in the case of a fraud alert.

1st Constitution Bank will never request any unsolicited personal or account information by email, through our

website or during a fraud monitoring call. Please do not give out any personal or account information via the internet, email or phone to any party that you do not believe to be legitimate.

If at any time, you think your 1st Constitution Bank Visa debit card has been compromised by potential fraud, loss or theft, please call 800-554-8969.

### After Hours Debit Card Support

Debit card support is available after 5 p.m. on weekdays, all holidays and weekends. Call **866.221.8697** and get live support on the following services: Card Production Inquiries, Card Replacements, PIN Reissue or Reset, Transaction Inquiries, Temporary Limit Increases, Travel Exceptions, Lost/Stolen Reporting and Fraud Reporting/ Inquiry.



## Schedule of Fees

Non-sufficient Funds/NSF (per item).....	<b>\$35.00</b>	Safe Deposit Drill Box.....	<b>\$250.00</b>
ACH Non-sufficient Funds.....	<b>\$35.00</b>	Early Account Closing.....	<b>\$25.00</b>
Uncollected Funds (per item).....	<b>\$35.00</b>	Check Orders.....	<b>per catalog prices</b>
Stop Payment.....	<b>\$30.00</b>	Replacement/Lost/Stolen ATM Card.....	<b>\$10.00</b>
Deposited/Cashed Check Returned.....	<b>\$15.00</b>	Bank Zipper Bag.....	<b>\$5.00</b>
ACH Return Items.....	<b>\$15.00</b>	Non US Check Collection.....	<b>\$30.00 + collection fees</b>
Money Order.....	<b>\$6.00</b>	Lost Token.....	<b>\$20.00</b>
Official Check.....	<b>\$10.00</b>	Stop Payment on Visa Debit POS transaction.....	<b>\$50.00</b>
Dormant Service Charge (per month).....	<b>\$5.00</b>	Check Image Return (each).....	<b>\$5.00</b>
Levy Attachment.....	<b>\$125.00</b>	Canadian Check Collection (per item).....	<b>\$4.00</b>
Research Work (per hour).....	<b>\$50.00</b>	Transfers by telephone, FAX or Mail.....	<b>\$2.00</b>
Interim Statement.....	<b>\$5.00</b>	Cashed Check/Non-Customer.....	<b>\$5.00</b>
Copy of Statement or Check.....	<b>\$5.00</b>		
Domestic Outgoing Wire.....	<b>\$25.00</b>		
Foreign Outgoing Wire.....	<b>\$45.00</b>		
Domestic Incoming Wire.....	<b>\$15.00</b>		
Foreign Incoming Wire.....	<b>\$20.00</b>		
Safe Deposit Box Rental.....	<b>as contracted</b>		
Safe Deposit Lost Key.....	<b>\$15.00</b>		





# Banking Center Locations

Along with our Shore Community Bank locations, 1st Constitution Bank also has 21 other locations in New Jersey. For more information regarding our locations and phone numbers, please visit [www.1stconstitution.com](http://www.1stconstitution.com). You can call us at any of the phone numbers listed below.

**1. Asbury Park Office**

511 Cookman Avenue  
Asbury Park NJ 07712  
(732) 775-1079

**2. Cranbury Main Office**

2650 Route 130 & Dey Road  
Cranbury NJ 08512  
(609) 655-4500

**3. Cranbury Village Office**

74 N. Main Street  
Cranbury NJ 08512  
(609) 395-0605

**4. Fair Haven Office**

636 River Road  
Fair Haven NJ 07704  
(732) 345-1100

**5. Fort Lee Office**

180 Main Street  
Fort Lee NJ 07024  
(201) 944-9300

**6. Freehold Office**

3441 US Hwy 9  
Freehold NJ 07728  
(732) 431-2265

**7. Hamilton Office**

3659 Nottingham Way  
Hamilton NJ 08690  
(609) 631-0400

**8. Hightstown Office**

140 Mercer Street  
Hightstown NJ 08520  
(609) 918-1283

**9. Hillsborough Office**

32 New Amwell Road  
Hillsborough NJ 08844  
(908) 359-1776

**10. Hopewell Office**

86 East Broad Street  
Hopewell NJ 08525  
(609) 466-2100

**11. Jamesburg Office**

1 Harrison Street  
Jamesburg NJ 08831  
(732) 605-0413

**12. Lawrenceville Office**

150 Lawrenceville-Pennington Road  
Lawrenceville NJ 08648  
(609) 620-1040

**13. Little Silver Office**

517 Prospect Avenue  
Little Silver NJ 07739  
(732)-380-1630

**14. Long Branch Office**

444 Ocean Blvd N  
Long Branch NJ 07740  
(732)-936-6293

**15. Neptune City**

118 3rd Ave  
Neptune City NJ 07753  
(732) 481-2151

**16. Perth Amboy Office**

145 Fayette Street  
Perth Amboy NJ 08861  
(732) 442-5880

**17. Plainsboro Office**

11 Schalks Crossing Road  
Plainsboro NJ 085365  
(609) 750-0200

**18. Princeton Windrows Office**

2000 Windrows Drive  
Princeton NJ 08540  
(609) 987-2200

**19. Rocky Hill Office**

995 Route 518  
Skillman NJ 08558  
(609) 921-1776

**20. Rumson Office**

20 Bingham Avenue  
Rumson NJ 07760  
(732) 933-4445

**21. Shrewsbury Office**

500 Broad Street  
Shrewsbury NJ 07702  
(732) 933-3875

**22. Downtown Toms River Office**

201 Main Street,  
Toms River NJ 08753  
(732) 286-0811

**23. Hooper Avenue Office**

1012 Hooper Avenue  
Toms River NJ 08753  
(732) 240-5800

**24. Jackson Office**

1130 East Veterans Highway  
Jackson Twp. NJ 08527  
(732) 942-2970

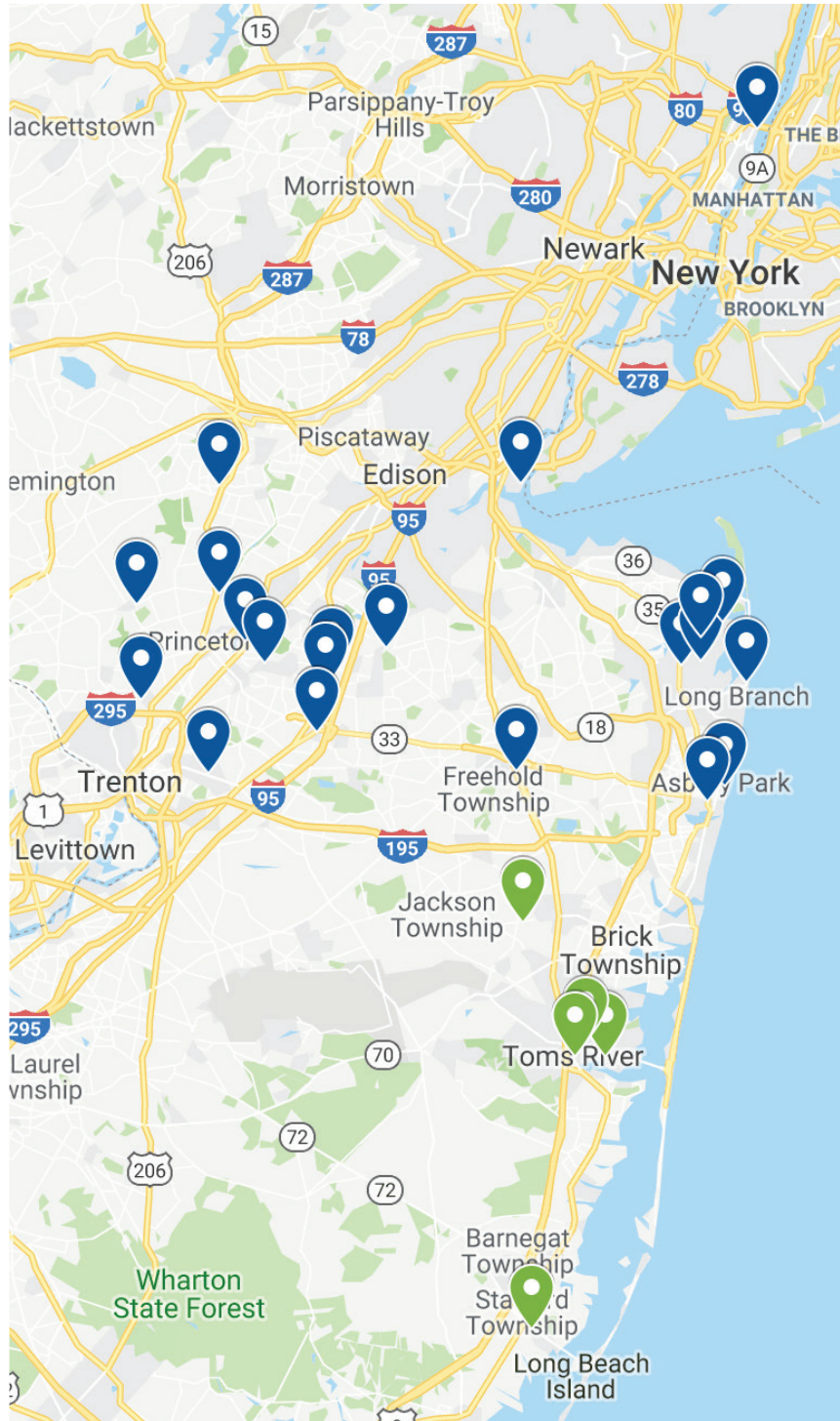
**25. Manahawkin Office**

280 Route 72 East  
Manahawkin NJ 08050  
(609) 978-9555

**26. Route 37 East Office**

1216 Route 37 East  
Toms River NJ 08753  
(732) 573-1300

# Banking Center Locations







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