

APPLICATIONS BULLETIN

NJBankers 411 North Avenue East Cranford, NJ 07016 (908) 272-8500 www.njbankers.com

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Number 3

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Branch Openings

2/3/2016 Investors Bank, Short Hills, Essex County, to establish and operate a de novo accepted NJB branch office to be located at 70 Hackensack Avenue, Hackensack, Bergen County.

Mergers and Acquisitions

2/3/2016 New Millennium Bank, New Brunswick, Middlesex County, application of NMB

NJB Financial Corporation Bancorp, Inc. to acquire New Millennium Bank located at 57

Livingston Avenue, New Brunswick, Middlesex County.

The preceding information has been received from banking supervisory authorities and, in the case of out-of-state institutions, from those institutions themselves. Each item is keyed as follows:

FDIC - Federal Deposit Insurance Corporation. INST - The banking institution itself.

OCC - Comptroller of the Currency. NJB - New Jersey Department of Banking and Insurance.

For further information on any application, contact the appropriate supervisory authority or institution.

The following notice, pursuant to Procedural Rules of the New Jersey Department of Banking, N.J.A.C. 3:1-2.4, 3:1-2.5, applies only to state-chartered institutions listed in this bulletin.

"You are hereby advised that any individual, bank, savings bank or savings and loan association may object to any full branch or relocation application, and may request that an oral presentation be conducted if so requested in writing and if filed within 10 calendar days of the date of this bulletin. Individuals or financial institutions interested in perfecting an objection or request for oral presentation should immediately consult the Department's procedural rules for guidance."

This Bulletin is distributed to the chief executive officer of every member bank, associate members, the news media and to subscribers of the Applications Bulletin.

End of Applications Bulletin Number 3