

APPLICATIONS BULLETIN

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Number 15
August 3, 2016

Branch Openings

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| 7/14/2016 | Unity Bank, Clinton, Hunterdon County, expedited application to establish a branch office at 4 Emerson Plaza, Emerson, Bergen County. | accepted |
| 7/18/2016 | BCB Community Bank, Bayonne, Hudson County, to establish and operate a branch office to be located at 112 Talmadge Road, Edison, Middlesex County. | opened |
| 7/25/2016 | Investors Bank, Short Hills, Essex County, notice of intent to establish a branch office at 7414 13th Avenue, Dyker Heights, Brooklyn, NY. | opened |

Branch Closings

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| 7/18/2016 | New York Community Bank, Westbury, NY, notice of intent to close, on October 14, 2016, its branch office at 744 Bloomfield Avenue, West Caldwell, Essex County. | accepted |
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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 15