

# APPLICATIONS BULLETIN

2 pages, 12 applications

**Number 7**  
**April 13, 2016**

## Branch Openings

- |           |  |          |
|-----------|--|----------|
| 5/4/2015  | Regal Bank, Livingston, Essex County, expedited application to establish a branch office to be located at 360 Springfield Avenue, Summit, Union County.      | approved |
| 3/21/2016 | Regal Bank, Livingston, Essex County, expedited application to establish a branch office to be located at 360 Springfield Avenue, Summit, Union County.      | opened   |
| 4/4/2016  | Investors Bank, Short Hills, Essex County, to establish and operate a branch office to be located at US Route 9 at Salem Hill Road, Howell, Monmouth County. | opened   |
| 4/11/2016 | Investors Bank, Short Hills, Essex County, notice of intent to establish a de novo branch office at 385 George Street, New Brunswick, Middlesex County.      | approved |

## Branch Closings

- |           |   |           |
|-----------|---|-----------|
| 3/11/2016 | Lakeland Bank, Oak Ridge, Passaic County, to close its branch office on March 11, 2016 located at 235 Main Street, Hackensack, Bergen County.                       | abandoned |
| 3/11/2016 | Lakeland Bank, Oak Ridge, Passaic County, to close its branch office on March 11, 2016 located at 200 West Passaic Street, Rochelle Park, Bergen County.            | abandoned |
| 3/11/2016 | Lakeland Bank, Oak Ridge, Passaic County, to close its branch office on March 11, 2016 located at 8 Arnot Street, Lodi, Bergen County.                              | abandoned |
| 3/28/2016 | Investors Bank, Short Hills, Essex County, to close its branch office at the close of business on June 25, 2016 located at 300 South Avenue, Garwood, Union County. | accepted  |

## Mergers and Acquisitions

- |           |  |           |
|-----------|--|-----------|
| 3/31/2016 | Regal Bank, Livingston, Essex County, application to acquire and merge with Community First Bank, 408 Elizabeth Ave., Somerset, Somerset County, with Regal Bank surviving, and maintaining its main office located at 570 West Mt. Pleasant Avenue, Livingston, Essex County. | effective |
| 4/1/2016  | Lakeland Bank, Oak Ridge, Passaic County, application to acquire and merge with Harmony Bank, Jackson, Ocean County with Lakeland Bank surviving, its principal office located at 2717 Route 23 South, Newfoundland, Passaic County.   | accepted  |

## Miscellaneous Applications

- |           |   |          |
|-----------|---|----------|
| 3/31/2016 | Excel Trust, L.P., San Diego, CA, application to use the word "Trust" in its name in New Jersey. Excel Trust, LP is located at 17140 Bernardo Center Drive, Suite 300, San Diego, CA. | accepted |
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## Miscellaneous Applications

4/8/2016 Excel Trust, L.P., San Diego, CA, application to use the word "Trust" in its name in approved  
NJB New Jersey. Excel Trust, LP is located at 17140 Bernarndo Center Drive, Suite 300,  
San Diego, CA.

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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 7**