

MAY 7 , 2014

The regular scheduled meeting was called to order by Vice Chairman Warshany & Mr. Spevak led all present with the salute to the Flag. Mr. Youssouf read the Sunshine Statement – Notice of the time , date , location , & agenda of this meeting known was duly published at least 48 hrs. in advance of this meeting held by posting in official newspaper of the District. Mr. Spevak was asked to take Roll Call- Flannery , Kirkland , Warshany & Spevak were present. Sign in sheet was on table for attendance. Excused were : Hogan , Marini & Hall. Others in attendance were: Youssouf , Petrics , Larson , Sorscher, Keaney, & Tom Kirkland.

Vice- Chairman Warshany asked if all Fire Comm had enough time to review minutes from April 6th . YES Mr. Kirkland made a motion to accept minutes of April 6 ,2014 & 2nd by Mr. Flannery , approved by all.

CHIEF 'S REPORT-

Sta. 26-2Chief Keaney reported responding to 41 fire calls with 442.85 manhrs.

Upcoming Events: Reported by Chief Keaney

1. May 12thFire Co. mtg. at 8pm
2. May 14thLay down floor cover in Engine Bay
- 3 May 26th DAY OFF
- 4- May 31st(2) Special Assignments.
5. June 2nd Work Detail
6. June 4thFire Comm mtg at 8pm
7. June 9thFire Co. mtg.at 8pm

Following items reported by Chief Keaney & his Line Officers

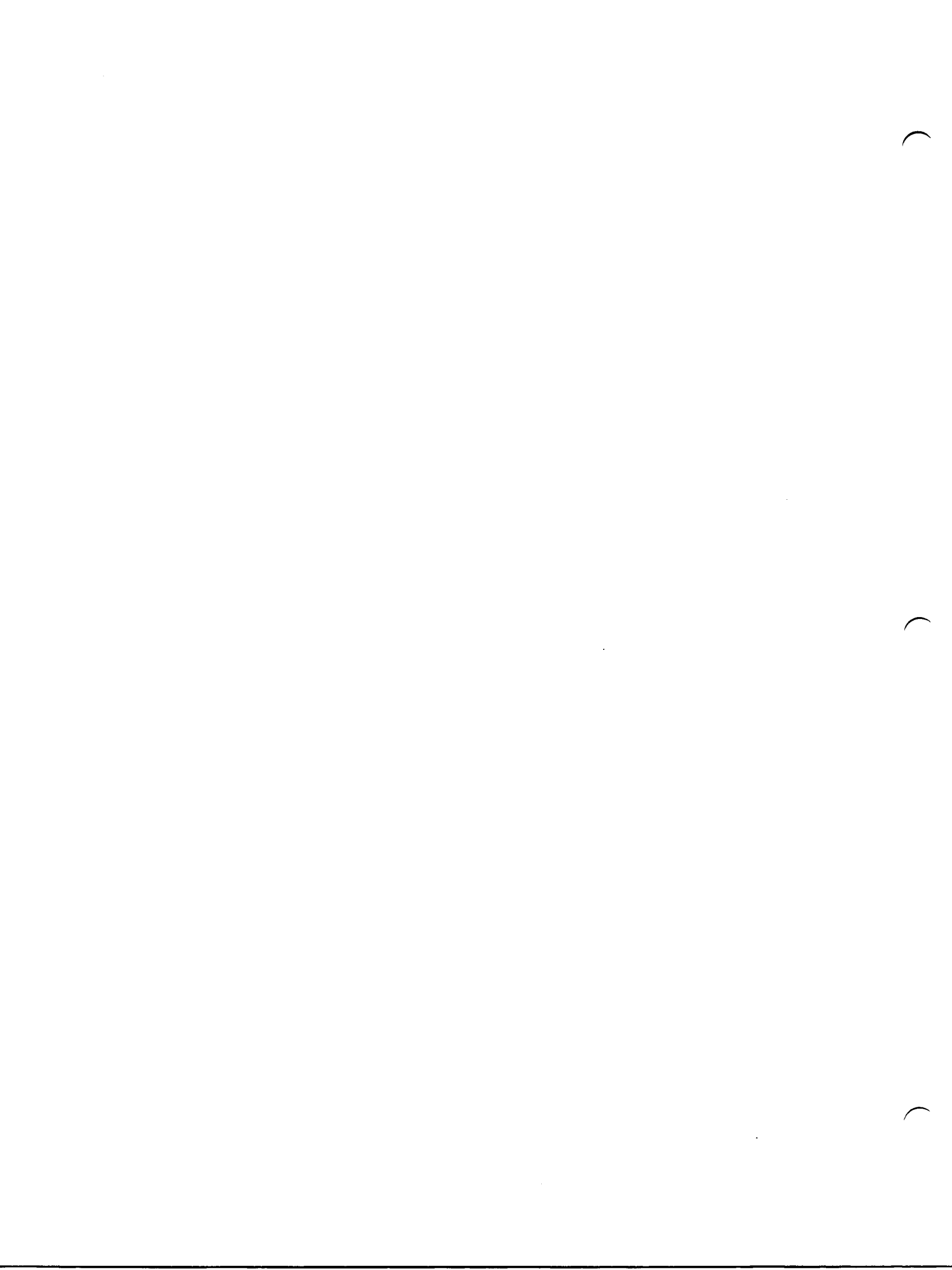
1. Keaney – turnout gear was ordered / Bud Kline
2. Keaney- Radio's ordered....Discount/ lesser price....pagers for repair
3. Keaney needs to purchase the following items:

SCBA Masks \$315.00 ea. X 7=\$2,205.00
SCBA packs to be recertified \$45.00 x36 = 1,800.00
Annual Service.....	1,525.00
Ground ladders ckd out \$40.00 x16 = 680.00

Sta. 12-1.....Chief Tom Kirkland reported responding to fire calls in various areas. The Departmental Activity Report wasn't available to be submitted. Discussed toned out /Dual Dispatch problems. Upgrade of their Brush Truck from 1972 Dodge 4x4 to a 1992 F350 4x4 in service.

TRUCK REPORT- Sorscher

1. 26-2-66.....Annual chassis service & rotate tires.....Englishtown Auto
2. 26-2-67.....Annual chassis service & rotate tires..... " " "
3. 26-2-80.....Replace fuel injector return lines..... First Priority



- 4. 26-2-88.....New Drivers door window regulator & motor installed..... Freehold Dodge
 New horn pad & air bag module installed..... “ “
 All work done under Xtd. Warranty w/ \$100.00 deductible Freehold Dodge
- 5. 26-2-90..... Check all batteries & charging system – Okay..... In House
- 6. 26-2-93..... Repair oil drain plug on water pump & add oil..... First Priority
 Install New foam pressure hose..... Blaze Auto
 Repair water leak at braided hose under Truck..... “ “
- 7. 26-2-96.....Repair the stops at rear fill valve handle..... “ “

Note : All Vehicles are currently in Service

26-2-90 will be going out for FULL / Annual Service in May

Discussed Military Surplus Truck

PRES. of the FIRE Co.- Sacks

- 1. ¾ of the Fire Vehicles are Detailed
- 2. Memorial Day May 26th / Freehold Parade
- 3. Fire House Renovation / Interior.....New Architect/ Joe Primiano
- 4. Manalapan Day....June 14th

LADIES Auxiliary- C. Flannery

Not Available / No Report

EQUIPMENT – Flannery

LEGAL- Yousouf

- 1. Resolution -Appointing Ronald Schneider, Project Architect
- 2. Resolution –Awarding a contract for Professional Services to Taylor Mills Family Medical, P.C. Medical
- 3. Resolution – Requesting permission to add Emergency Vehicle Preemption Equipment to NJDOT , Manalapan Twp. , & Monmouth County owned /maintained signalized Traffic Intersections.
- 4. Disclosure forms will be sent out soon, from Manalapan Twp. Clerk’s Office

AUDITOR- Petrics

ADP over paid – not correct

BOOKKEEPER- Larson

Incorrect Notices sent to some Payroll Clients

IT OFFICER- Hall/ Keaney

- 1. Hall was excused
- 2. Mercer Response/softwareinitial cost amount \$2,434.00 / maint. Fee of \$1,500.00 every year.
- 3. Installed new wire in wall for Wireless Network.....any problems let Pete know.

OLD BUSINESS

Mr. Auletta stated he went for physical at Taylor Mills Medical, Hours have changed. The Fire Co. is assigned to Dr. Goldberg. They are much better than US Healthworks ,so far.

Mr. Kirkland reported he received a price increase from US Healthworks at \$516.00 per physical

NEW BUSINESS

1. Mr. Kirkland reported I CHIEFS Expo , we will be staying at Hyatt/Dallas- 6 attending

2. Mr. Spevak stated he received a phone call from Melissa Ford at State of NJ . DCA. Asking if any of our Board members would want to register with GovConnect, regarding updates for Fire District Budget Info. After checking into our files , Scott Leitstein past IT Officer was the go to person at the time . Spevak stated we could wait to next meeting , to decide who should be on it. (copy attached)

- 3. Equipment & Tests for Chief Keaney : Ground ladder testing.....- \$680.00
 Recertification of air packs - \$1,800.00
 Annual pump testing.....- \$1,525.00
 SCBA masks testing.....- \$2,205.00

Mr. Flannery made a motion for tests to be completed & 2nd by Mr. Warshany, approved by all.

4. Mercer Response /software \$ 2,434.00 & maint. Fee ,yearly \$1,500.00 . Mr. Flannery made a motion to purchase & 2nd by Mr. Warshany, approved by all.

ADMINISTRATOR’S REPORT- Marini

Excused / No Report

Mr. Flannery made a motion to OPEN PUBLIC PORTION at 8:50pm & 2nd by Mr. Warshany, approved by all. NO BUSINESS Mr. Flannery made a motion to CLOSE PUBLIC PORTION at 8:52pm & 2nd by Mr. Warshany, approved by all.

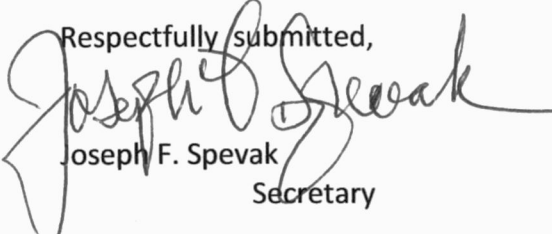
TREASURER’S REPORT- Kirkland

Report was given . Mr. Flannery made a motion to pay bills in the amount of \$ 44,232.38 & 2nd by Mr. Warshany, approved by all.

GOOD & WELFARE

- 1. Chief Genieczo received congratulations , he became a father for the 2nd time.
- 2. Chief Keaney stated the Updated New prints for Fire Rescue w/pump & tank will be completed soon.

Since there was no further business Mr. Warshany made a motion for adjournment at 9:10pm & 2nd by Mr. Flannery, approved by all.

Respectfully submitted,

 Joseph F. Spevak
 Secretary

BOARD OF FIRE COMMISSIONERS
MANALAPAN TOWNSHIP FIRE DISTRICT #2

P.O. BOX 54
TENNENT, NEW JERSEY 07763

Bill List
Monthly Meeting May 7, 2014

ADP	8,672.00
Advantage Fire & Safety, Inc.	336.00
Allcom Technologies	320.00
Allied Oil, LLC	1,472.53
American Cloud Services	250.00
Autoking Parts & Supplies	316.93
Bailey's Janitorial Services	300.00
Brian Toia	67.41
Cablevision	169.80
Colts Neck Nursery	78.00
Continental Fire & Safety, Inc.	2,217.67
Cooper Power Systems	296.38
Document Solutions Leasing	132.82
Douglas Frueh	67.41
Elliot Belote	67.41
Emergency Equipment Sales, LLC	1,355.82
Englishtown Automotive, Inc.	137.80
First Priority Emergency Vehicles	605.00
Freehold Dodge	448.45
Generation Consultants, LLC	150.00
Gordons Corner Water Co.	3,928.92
James Thompson	67.41
John Marini	67.41
Joseph Spevak	67.41
Joseph Youssef, Esq.	5,405.00
Michael Auletta	67.41
Millhurst Mills	1,250.00
Muyong Oh	60.99
MY-LOR, Inc.	334.86

NetLink IT Services, LLC	4,284.00
NetLink Web Services	199.00
Patrick Flannery	67.41
Richard Hogan	67.41
RMS Architects	2,400.00
Tasc Fire Appartus, Inc.	7,114.50
Timothy Kirkland	67.41
Verizon	165.78
Verizon Wireless	1,156.03

TOTAL \$ 44,232.38

Respectfully submitted,



Timothy Kirkland
Treasurer

Joe Spevak

From: "Ford, Melissa" <Melissa.Ford@dca.state.nj.us>
Date: Tuesday, April 15, 2014 12:40 PM
To: <joes61946@verizon.net>
Subject: DCA- GovConnect

Here is the information to register for GovConnect.

Call Don Piccollella @ 609-292-1098

Here is also a link to our website with all the 2014 forms (look under authority regulation) but they will be updated for the 2015 Fire District Budget Season.

<http://www.nj.gov/dca/divisions/dlgs/>

Please call with any further questions,
Melissa

Melissa E. Ford
State of New Jersey
Department of Community Affairs
Division of Local Government Services
Bureau of Authority Regulations
101 South Broad Street
PO Box 803
Trenton, NJ 08625-0803
Tel: (609) 633-6238
Fax: (609) 984-7388

Prepare for the Enrolled Agent Exam

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National Conference & Expo

Orlando, FL
August 11 - 14



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three consecutive years and; therefore, lose their tax-exempt status. This is a great opportunity to send out a press release, share your services with the community, and build new business relationships. We have drafted a starter [press release](#) that you can customize for your business.

The IRS [publishes](#) the names of organizations identified as having automatically lost their tax-exempt status. Another option would be to specifically target those organizations on this list.

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2. Fuel Credit Notice

[Notice 2014-25](#) announces the \$45K credit for fuel produced from a nonconventional source. It includes the inflation adjustment factor and reference price for coke or coke gas (other than from petroleum based products) for calendar year 2013. The inflation adjustment factor is used to determine the credit allowable under \$45K for coke or coke gas. The calendar year 2013 inflation-adjusted credit applies to the sales of the barrel-of-oil equivalent of coke or coke gas sold by a taxpayer to an unrelated person.

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3. Incorrect Notices Sent to Some Payroll Clients

According to an email sent out from ADP to their payroll clients, the IRS incorrectly sent out over 155,000 CP210 notices indicating an overpayment from first quarter 2014. Please be advised that there is no refund due. These notices are invalid and the client need not take action. The notice is the result of a discrepancy with a newly implemented process between ADP and their banking partner. The conditions that led to this matter have been resolved.

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4. Over-Collection of the Additional Medicare Tax

The spring issue of the [Social Security Administration/Internal Revenue Service \(SSA/IRS\) Reporter](#) contains the article "Making Adjustments, Correcting Returns, and Obtaining Refunds and Credits When Employers Over Collect Additional Medicare Tax." The article provides guidance for:

- Additional Medicare Tax over collected – discovered before Form 941 is filed
- Additional Medicare Tax over collected – discovered after Form 941 is filed
- Requirements for interest-free adjustments of Additional Medicare Tax overpayments
- Refunds of overpayments of Additional Medicare Tax

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LFN 2014-7

May 2, 2014

Contact Information

Director's Office

V. 609.292.6613

F. 609.292.9073

Local Government Research

V. 609.292.6110

F. 609.292.9073

**Financial Regulation
and Assistance**

V. 609.292.4806

F. 609.984.7388

Local Finance Board

V. 609.292.0479

F. 609.633.6243

Local Management Services

V. 609.292.7842

F. 609.633.6243

Authority Regulation

V. 609.984.0132

F. 609.984.7388

Mail and Delivery

101 South Broad St.

PO Box 803

Trenton, New Jersey

08625-0803

Web:

www.nj.gov/dca/divisions/dlgs/

E-mail: dlgs@dca.state.nj.us

Distribution

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Local Finance Notice

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Richard E. Constable, III
Commissioner

Thomas H. Neff
Director

Local Government Ethics Law 2014 Financial Disclosure Statements Filing Information for Local Government Officers

Introduction

Your local government entity has determined that you are a "local government officer" for purposes of the statutory requirement to annually file a financial disclosure statement in accordance with the Local Government Ethics Law. The financial disclosure statement is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for local government officers are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Local Finance Board commends you for accepting the opportunity to serve the public. For most local government officers your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community. However, public office and employment are a public trust. The annual filing requirement serves as an important reminder to local government officers that the citizens of New Jersey hold you to a high standard of ethical conduct.

This Local Finance Notice outlines new filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers with the goal of being concise yet informative, and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the new online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements you should read Local Finance Notice No. 2014-6 and other materials that are posted on the Division's web site. www.fds.nj.gov.

Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). Paper FDS forms will not be accepted by the LFB. The new filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system.

In order to file your FDS electronically, you will first need to obtain your validation name and PIN# from your local government entity representative (e.g., municipal clerk or county clerk). If you are identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for the entity's joint insurance fund), you will receive a separate validation name and PIN# from each entity. You will link both PIN#s to a single LGO user account by using the Manage Positions feature once you validate the PIN#s. More detailed instructions are provided at www.fds.nj.gov.

On the other hand, if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one validation name and PIN#.

Step-By-Step Instructions

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the instructions available at www.fds.nj.gov and/or watch the webinar training video.
- STEP 3: Obtain your validation names and PIN#s from your local government entity representative.
- STEP 4: Click the tab for the login page available at www.fds.nj.gov.
- STEP 5: First time users must click the "New Registration (Local Government Officer)" link at the bottom of the login screen. Validation names cannot be used as the login ID.
- STEP 6: Register and validate your PIN# (the first and last name entered for validation must match the name entered on the roster and provided by your local government representative).
- STEP 7: Create a username (must be a valid e-mail address) and password.
- STEP 8: Login to the system as a registered LGO and complete your financial disclosure statement.
- STEP 9: You can start your FDS and save the information to be submitted at a later time, or you can file your FDS right away. NOTE: Once you submit your FDS you will not be able to amend, change, or modify the FDS at any time.
- STEP 10: Print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature.

Filing Deadline

Ordinarily, financial disclosure statements must be filed on or before April 30th each year. In light of the new online filing process, LGOs have additional time to complete and electronically file their statements without penalty. Therefore, FDS forms filed on or before June 13, 2013, will be considered timely filed for purposes of 2014 compliance. The additional time also will provide DLGS staff the opportunity to resolve any technical problems that may arise. Thank you for your patience.

Compliance

Upon receipt of a complaint against an LGO alleging non-filing of an FDS or insufficient disclosure on a filed FDS, LFB staff will initiate an investigation. The LFB may also periodically conduct audits for compliance and initiate investigations on its own. In such cases, the LGO will be given an opportunity to file the FDS and to provide an explanation. The LFB will then review the explanation and determine whether the LGO has established good cause for the lack of a timely and complete filing. In cases where the LGO does not establish good cause, the LFB will assess against the LGO an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10.

Ignorance of the requirement to file the FDS is not considered "good cause." It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service.

We know that the new process discussed herein will require the use of enhanced technology, and we appreciate your help in making this less expensive, more effective disclosure process a reality. It is our hope that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

Help

Numerous help resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial. However, if you need assistance after consulting those resources please contact Local Finance Board staff using the following contact information:

For general FDS information:

LFB staff: 609.292.4537 LFB e-mail: lfb_fds@dca.state.nj.us

Approved: Thomas H. Neff, Director



State of New Jersey

Department of Banking and Insurance

Division of Banking - Depositories

PO Box 040

Trenton, NJ 08625-0040

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Governor

Kim Guadagno
Lt. Governor

Kenneth E. Kobylowski
Commissioner

Patrick J. Mullen
Director

GOVERNMENTAL UNIT DEPOSIT PROTECTION ACT
NOTIFICATION OF ELIGIBILITY

BRUNSWICK BANK & TRUST CO.

The above noted public depository is eligible to act as a depository for public funds. This notification is based on information submitted in the certification statement filed in this Department for the period ending December 31, 2013.

As required in the Act and regulations, subsequent certification statements must be electronically filed in the Department as of March 31, June 30, September 30, and December 31 of each year and at such other times as the Commissioner may require.

This notification will be in effect until a new notification of eligibility is issued by the Commissioner or the Commissioner rescinds the notification of eligibility.

Kenneth E. Kobylowski
Commissioner

Dated: Wednesday, January 29, 2014



STATE OF NEW JERSEY
DEPARTMENT OF BANKING & INSURANCE

(page published 2/19/2014)

NJ GUDPA Funds as of 12/31/2013

All Dollar Amounts Reported As Thousands (000's Omitted)

**Institution Type: BANKS
and CREDIT UNIONS**

Institution Name	3 Mth Avg Bal	Federally Insured	Bal Less Ins	Coll Pledged	Cert Type
<u>1st Colonial Community Bank</u>	\$133,696	\$10,395	\$123,301	\$114,148	REGULAR
<u>1st Constitution Bank</u>	\$125,227	\$5,524	\$119,703	\$67,538	REGULAR
<u>ABCO Federal Credit Union</u>	\$18,551	\$2,750	\$15,801	\$16,214	REGULAR
<u>Amboy Bank</u>	\$347,451	\$22,994	\$324,457	\$131,943	REGULAR
<u>Atlantic Stewardship Bank</u>	\$20,143	\$1,263	\$18,880	\$944	REGULAR
<u>Audubon Savings Bank</u>	\$6,519	\$1,727	\$4,792	\$461	REGULAR
<u>BCB Community Bank</u>	\$72,509	\$4,966	\$67,543	\$3,999	REGULAR
<u>Banco Popular, North America</u>	\$4,287	\$2,250	\$2,037	\$2,095	REGULAR
<u>Bank of America, N.A.</u>	\$1,405,628	\$74,822	\$1,330,806	\$1,302,035	REGULAR
<u>Bank of New Jersey</u>	\$52,265	\$5,432	\$46,833	\$8,056	REGULAR
<u>Bank of New York Mellon</u>	\$	\$	\$	\$	REGULAR
<u>Bank of Princeton</u>	\$175,778	\$2,946	\$172,832	\$142,833	REGULAR
<u>Beneficial Bank</u>	\$365,181	\$16,120	\$349,061	\$213,250	REGULAR
<u>Bogota Savings Bank</u>	\$28,938	\$18,897	\$10,041	\$17,050	REGULAR
<u>Boiling Springs Savings Bank</u>	\$1,654	\$1,296	\$358	\$595	REGULAR
<u>Brunswick Bank & Trust Co.</u>	\$18,912	\$820	\$18,092	\$3,000	REGULAR
<u>CONNECTONE BANK</u>	\$3,923	\$1,000	\$2,923	\$215	REGULAR
<u>Cape Bank</u>	\$154,763	\$15,232	\$139,531	\$42,825	REGULAR
<u>Capital Bank of New Jersey</u>	\$11,985	\$1,000	\$10,985	\$3,144	REGULAR
<u>Capital One</u>	\$865,335	\$21,947	\$843,388	\$716,395	REGULAR
<u>Cathay Bank</u>	\$	\$	\$	\$99	REGULAR
<u>Cenlar FSB</u>	\$	\$	\$	\$203	REGULAR

<u>Century Savings Bank</u>	\$17,945	\$5,197	\$12,748	\$512	REGULAR
<u>Citizens Bank of Pennsylvania</u>	\$10,242	\$2,044	\$8,198	\$541	REGULAR
<u>City National Bank</u>	\$55,486	\$3,113	\$52,373	\$52,253	REGULAR
<u>Colonial American Bank</u>	\$2,004	\$250	\$1,754	\$95	REGULAR
<u>Community Bank of Bergen County</u>	\$12,507	\$1,264	\$11,243	\$1,004	REGULAR
<u>Community First Bank</u>	\$9,036	\$1,150	\$7,886	\$2,919	REGULAR
<u>Cornerstone Bank</u>	\$1,472	\$1,431	\$41	\$439	REGULAR
<u>Credit Union of New Jersey</u>	\$	\$	\$	\$	REGULAR
<u>Crown Bank</u>	\$19,561	\$3,575	\$15,986	\$1,317	REGULAR
<u>Enterprise National Bank</u>	\$564	\$250	\$314	\$128	REGULAR
<u>First Bank</u>	\$37,081	\$4,584	\$32,497	\$7,310	REGULAR
<u>First Choice Bank</u>	\$77,191	\$8,708	\$68,483	\$22,248	REGULAR
<u>First Commerce Bank</u>	\$18,768	\$1,261	\$17,507	\$1,813	REGULAR
<u>First Hope Bank</u>	\$33,063	\$5,575	\$27,488	\$1,778	REGULAR
<u>First National Bank of Absecon</u>	\$26	\$26	\$	\$462	REGULAR
<u>First National Bank of Elmer</u>	\$20,395	\$2,322	\$18,073	\$976	REGULAR
<u>Freedom Bank</u>	\$2,862	\$347	\$2,515	\$200	REGULAR
<u>Fulton Bank of New Jersey</u>	\$472,746	\$26,669	\$446,077	\$296,987	REGULAR
<u>GSL Savings Bank</u>	\$4,619	\$750	\$3,869	\$1,715	REGULAR
<u>Glen Rock Savings Bank</u>	\$599	\$537	\$62	\$13	REGULAR
<u>Grand Bank, N.A.</u>	\$13,427	\$3,422	\$10,005	\$7,587	REGULAR
<u>Haddon Savings Bank</u>	\$1,048	\$1,048	\$	\$	LIMITED
<u>Harmony Bank</u>	\$16,378	\$4,384	\$11,994	\$3,482	REGULAR
<u>Harvest Community Bank</u>	\$4,442	\$1,467	\$2,975	\$274	REGULAR
<u>Haven Savings Bank</u>	\$2,882	\$1,954	\$928	\$1,799	LIMITED
<u>Highlands State Bank</u>	\$25,353	\$5,610	\$19,743	\$984	REGULAR
<u>Hopewell Valley Community Bank</u>	\$47,339	\$5,105	\$42,234	\$15,215	REGULAR
<u>IRCO Community Federal Credit Union</u>	\$24	\$24	\$	\$	LIMITED
<u>Indus American Bank</u>	\$104	\$104	\$	\$907	REGULAR
<u>Investors Bank</u>	\$1,385,347	\$39,340	\$1,346,007	\$1,158,869	REGULAR
<u>JPMorgan Chase Bank</u>	\$3,655	\$1,694	\$1,961	\$19,842	REGULAR
<u>Lakeland Bank</u>	\$414,467	\$19,436	\$395,031	\$205,959	REGULAR

<u>Liberty Bell Bank</u>	\$12,482	\$1,758	\$10,724	\$7,968	REGULAR
<u>Lincoln Park Savings Bank</u>	\$183	\$183	\$	\$24	REGULAR
<u>Magyar Bank</u>	\$58,783	\$3,096	\$55,687	\$37,486	REGULAR
<u>Manasquan Savings Bank</u>	\$16,781	\$2,900	\$13,881	\$938	REGULAR
<u>Mariners Bank</u>	\$28,382	\$4,246	\$24,136	\$26,150	REGULAR
<u>Metuchen Savings Bank</u>	\$1,016	\$617	\$399	\$24	REGULAR
<u>Millington Savings Bank</u>	\$6,190	\$999	\$5,191	\$774	REGULAR
<u>NVE Bank</u>	\$26,997	\$3,853	\$23,144	\$1,167	REGULAR
<u>New Jersey Community Bank</u>	\$18,164	\$2,065	\$16,099	\$5,409	REGULAR
<u>New Millennium Bank</u>	\$1,129	\$273	\$856	\$916	REGULAR
<u>New York Community Bank</u>	\$114,029	\$4,331	\$109,698	\$6,547	REGULAR
<u>Newfield National Bank</u>	\$67,423	\$9,750	\$57,673	\$31,669	REGULAR
<u>Northfield Bank</u>	\$37,942	\$543	\$37,399	\$4,614	REGULAR
<u>Oritani Bank</u>	\$152,491	\$6,761	\$145,730	\$7,421	REGULAR
<u>PNC Bank, National Association</u>	\$1,238,670	\$56,186	\$1,182,484	\$1,005,181	REGULAR
<u>Parke Bank</u>	\$66,095	\$2,794	\$63,301	\$12,456	REGULAR
<u>Pascack Community Bank</u>	\$17,032	\$3,656	\$13,376	\$1,300	REGULAR
<u>Peapack-Gladstone Bank</u>	\$179,416	\$7,448	\$171,968	\$45,143	REGULAR
<u>Pennsville National Bank</u>	\$23,859	\$1,641	\$22,218	\$10,761	REGULAR
<u>Pinnacle Federal Credit Union</u>	\$1,506	\$500	\$1,006	\$1,027	REGULAR
<u>Provident Bank</u>	\$718,706	\$14,000	\$704,706	\$524,431	REGULAR
<u>RSI Bank</u>	\$35,935	\$6,961	\$28,974	\$1,407	REGULAR
<u>Regal Bank</u>	\$696	\$696	\$	\$	LIMITED
<u>Republic First Bank</u>	\$74,746	\$2,500	\$72,246	\$59,758	REGULAR
<u>Roselle Savings Bank</u>	\$159	\$159	\$	\$4	REGULAR
<u>Rumson-Fair Haven Bank & Trust</u>	\$38,466	\$1,276	\$37,190	\$16,080	REGULAR
<u>Santander Bank, N.A.</u>	\$289,343	\$9,700	\$279,643	\$126,676	REGULAR
<u>Schuyler Savings Bank</u>	\$32	\$32	\$	\$922	REGULAR
<u>Shore Community Bank</u>	\$29,176	\$2,945	\$26,231	\$12,647	REGULAR
<u>Sturdy Savings Bank</u>	\$98,724	\$6,723	\$92,001	\$65,317	REGULAR
<u>Sun National Bank</u>	\$269,775	\$14,258	\$255,517	\$93,850	REGULAR
<u>Susquehanna Bank</u>	\$412,767	\$15,912	\$396,855	\$267,867	REGULAR

<u>Sussex Bank</u>	\$70,138	\$7,839	\$62,299	\$31,011	REGULAR
<u>TD Bank, NA</u>	\$3,507,232	\$100,775	\$3,406,457	\$3,505,187	REGULAR
<u>TriState Capital Bank</u>	\$6,242	\$6,242	\$	\$	LIMITED
<u>Two River Community Bank</u>	\$54,839	\$4,000	\$50,839	\$2,763	REGULAR
<u>Union Center National Bank</u>	\$212,226	\$2,688	\$209,538	\$77,653	REGULAR
<u>Union County Savings Bank</u>	\$44,260	\$1,500	\$42,760	\$2,347	REGULAR
<u>United Roosevelt Savings Bank</u>	\$	\$	\$	\$	LIMITED
<u>United Teletch Financial FCU</u>	\$	\$	\$	\$	REGULAR
<u>Unity Bank</u>	\$76,583	\$4,939	\$71,644	\$37,930	REGULAR
<u>Valley National Bank</u>	\$768,928	\$29,416	\$739,512	\$574,250	REGULAR
<u>Wells Fargo Bank, N.A.</u>	\$1,167,704	\$85,743	\$1,081,961	\$924,899	REGULAR
<u>Wilshire Bank</u>	\$311	\$250	\$61	\$497	REGULAR

Institution Type: THRIFTS

Institution Name	3 Mth Avg Bal	FDIC Insured	Bal Less Ins	Coll Pledged	Cert Type
<u>3rd FED BANK</u>	\$16,075	\$1,021	\$15,054	\$1,598	REGULAR
<u>Colonial Bank, FSB</u>	\$148,288	\$9,324	\$138,964	\$101,376	REGULAR
<u>Columbia Bank</u>	\$329,379	\$11,178	\$318,201	\$117,340	REGULAR
<u>Crest Savings Bank</u>	\$56,706	\$3,250	\$53,456	\$33,471	REGULAR
<u>Delanco Federal Savings Bank</u>	\$8,492	\$2,359	\$6,133	\$494	REGULAR
<u>First Bank of Sea Isle City</u>	\$28,047	\$2,371	\$25,676	\$9,929	REGULAR
<u>Fox Chase Bank</u>	\$168	\$168	\$	\$9,689	REGULAR
<u>Franklin Bank</u>	\$4,162	\$2,407	\$1,755	\$276	REGULAR
<u>Freehold Savings & Loan Association</u>	\$12,436	\$10,436	\$2,000	\$200	REGULAR
<u>GCF Bank</u>	\$7,283	\$2,731	\$4,552	\$686	REGULAR
<u>Hudson City Savings Bank</u>	\$58,052	\$22,569	\$35,483	\$10,953	REGULAR
<u>Kearny Federal Savings Bank</u>	\$68,474	\$6,676	\$61,798	\$6,802	REGULAR
<u>Llewellyn-Edison Savings Bank, F.S.B.</u>	\$250	\$250	\$	\$	LIMITED
<u>Millville Savings and Loan Association</u>	\$	\$	\$	\$	LIMITED
<u>Monroe Savings Bank, SLA</u>	\$802	\$250	\$552	\$713	REGULAR

<u>NJM Bank</u>	\$9,334	\$250	\$9,084	\$1,430	REGULAR
<u>Ocean City Home Bank</u>	\$170,486	\$5,750	\$164,736	\$94,342	REGULAR
<u>OceanFirst Bank</u>	\$489,739	\$17,489	\$472,250	\$309,612	REGULAR
<u>Somerset Savings Bank, SLA</u>	\$1,046	\$1,046	\$	\$6	REGULAR
<u>Spencer Savings Bank, SLA</u>	\$79,434	\$3,681	\$75,753	\$4,136	REGULAR
<u>Team Capital Bank</u>	\$62,359	\$2,507	\$59,852	\$29,848	REGULAR
<u>TownCenter Bank, division of Provident Bank,</u>	\$	\$	\$	\$315	LIMITED
<u>Wawel Bank</u>	\$904	\$731	\$173	\$243	REGULAR

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