

# WELCOME TO SPENCER SAVINGS BANK SLA

All  
the bank  
I need

PRODUCT AND SERVICE GUIDE FOR **NJM BANK CUSTOMERS**

Banking anytime,  
anywhere



**SPENCER SAVINGS BANK**  
All the bank I need

Personal Business Loans About

Online Account Access

User ID Password Log In

Register / Security / Help

Mobile Credit Card Cash Management Log In

**Spencer Community Corner**

**New: Spencer Commercials**  
View our latest BusinessEdge commercials featuring testimonials from two of our small business customers. [Watch Now](#)

**Financial Literacy Program**  
Spencer continued its sponsorship of Esaveri Inc.'s financial web-based, financial literacy program for Elmwood Park Memorial High School. [Read More](#)

**FLOOD INSURANCE POLICY**  
**Rebuilding in a Flood Zone**  
The Super-Waters Flood Insurance Reform Act of 2012 could have a major financial impact on Hurricane Sandy victims rebuilding their homes and businesses. [Read More](#)

**Contact Us**

Customer Service  
1-800-363-8115  
Mon-Fri: 9am - 7pm  
Sat: 9:30am - 1:30pm  
Lost or Stolen Cards:  
1-800-528-2273

Find a Branch  
Send us a Message

Corporate Headquarters  
611 River Drive  
Elmwood Park, NJ 07407  
1-800-363-8115

Member FDIC Equal Housing Lender NMLS

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What are your financial goals?  
How much capital do you need?  
When will you break even?  
Cash Flow analysis  
Profit and loss

Track Expenses  
Partner with your team  
Build

Section 3:  
Franchise will involve the day-to-day operations of the business.  
Franchise is responsible for the day-to-day operations of the business.  
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Franchise is responsible for the day-to-day operations of the business.



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“Most importantly,  
**we make your needs our needs,**  
delivering solutions that help make this region  
an amazing place to live and work.”



- José B. Guerrero  
President, Chairman & CEO

Dear Valued New Customer,

Welcome to the Spencer Savings Bank family! Spencer Savings Bank has been helping New Jersey residents and businesses grow for 75 years, with our focus centered on trust, integrity, and true customer commitment. In the coming weeks and months, you'll quickly see why so many of your New Jersey neighbors make Spencer their financial home. A strong focus on community is part of who we are, and has been since day one.

As you settle in and get to know us, you will find many similarities between NJM Bank and Spencer. You will enjoy enhanced benefits including competitive interest rates on our deposit and loan products. You will also continue to enjoy the same convenient services, allowing you to bank anytime, anywhere. We are there when families purchase their dream homes and send their children off to college. Most importantly, we make your needs our needs, delivering solutions that help make this region an amazing place to live and work.

Know that you are our number-one priority throughout this transition. You should see little to no difference in how you bank, and we will be here to make the process as seamless as possible. As you read through this guide, it will provide you with a range of useful information including key dates and other important details specific to the conversion process.

Each of us at Spencer Savings Bank looks forward to getting to know you and demonstrating why our customers say "Spencer is all the bank I need." I know that this is only the beginning of a long, rewarding relationship.

Sincerely,  
José B. Guerrero  
President, Chairman & CEO



## IMPORTANT CONVERSION DATES

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### NOVEMBER 24TH

Your new Spencer Savings Bank ATM and Debit Cards will be mailed.

### NOVEMBER 28TH

All ATM and debit card customers will receive a PIN reminder.

### DECEMBER 3RD

NJM Bank's Online Bill Pay will go into a "view only mode". Please make arrangements to schedule all payments prior to December 3rd.

### DECEMBER 5TH - CLOSE OF BUSINESS

- Online Banking for NJM Bank consumer and business customers through the NJM Bank website will be disabled. Prior to this date, please log in and save any E-Statements that you may need. All users will be able to log into Spencer Savings Bank's Online Banking system beginning on December 8th.
- NJM Bank Mobile Banking and Mobile Deposits will be disabled.
- NJM Bank ATM and Debit Cards will remain active until December 8th.
- The Parsippany Branch will close and re-open on Monday, December 8th at 8:00 AM.
- The NJM Bank Customer Care Center will re-direct calls to Spencer Savings Bank's Customer Service Center, which can also be reached by dialing 1-800-363-8115.

### DECEMBER 8TH

- Customers will be able to log into Spencer Online by visiting [www.spencersavings.com](http://www.spencersavings.com) using their current username and password.
- Access to Spencer Savings Bank's Online Bill Pay will be available.
- Bank-By-Phone will be available by dialing 1-800-363-8115.
- All NJM Bank ATM and debit cards will deactivate and Spencer Savings Bank ATM and debit cards will be ready for use, once the card has been activated at any ATM machine.
- Activate Spencer Savings Bank's Mobile Banking by downloading the app from the App Store or Google Play using your mobile device. Once downloaded, customers will be able to sign in using their current username and password.
- The Parsippany Branch will open with new extended hours:

• Lobby	• Drive Up
Monday - Thursday	Monday - Thursday
8:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Friday	Friday
8:00 AM - 6:30 PM	8:00 AM - 6:30 PM
Saturday	Saturday
8:30 AM - 1:00 PM	8:30 AM - 1:00 PM

### DECEMBER 26TH

The first checking statement for consumers will be mailed by Spencer Savings Bank on December 26th, which reflects all transactions from December 8th – December 26th. After this time, each statement cycle will end on the 26th of the month.

### DECEMBER 31ST

- The first checking statement for business customers will be mailed by Spencer Savings Bank on December 31st, which reflects all transactions from December 8th – December 31st. After this time, each statement cycle will end on the last day of each month.
- The first savings and money market account statements will be mailed by Spencer Savings Bank on December 31st, which will reflect all transactions from December 8th – December 31st. After this time, each statement cycle will end on the last day of each month.



## IMPORTANT DETAILS ABOUT THE CONVERSION

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### CONSUMER CHECKING ACCOUNT STATEMENTS

You will receive two sets of statements in the month of December. The first statement will be from NJM Bank, reflecting activity through December 5th. The second statement will be from Spencer Savings Bank, reflecting activity from December 8th – December 26th. After December, each statement cycle will end on the 26th of each month.

### CONSUMER SAVINGS AND MONEY MARKET ACCOUNT STATEMENTS

You will receive two sets of statements in the month of December. The first statement will be from NJM Bank, reflecting activity through December 5th. The second statement will be from Spencer Savings Bank, reflecting activity from December 8th – December 31st. After December, each statement cycle will end on the last day of each month.

### BUSINESS CHECKING ACCOUNT STATEMENTS

You will receive two sets of statements in the month of December. The first statement will be from NJM Bank, reflecting activity from December 1st - December 5th. The second statement will be from Spencer Savings Bank, reflecting activity from December 8th – December 31st. After December, each statement cycle will end on the last day of each month and the statement will be issued during the first week of the following month.

### E-STATEMENTS

If you receive eStatements from NJM Bank, you will automatically be converted to paper statements and will be required to re-enroll to receive eStatements from Spencer Savings Bank. NJM Bank eStatements will no longer be available after December 5th. Please make arrangements to download and archive your eStatements prior to this date to ensure you will always have access to your past statements. To sign up, please visit [www.spencersavings.com](http://www.spencersavings.com) and log into Online Banking. Select “Additional Services” from the top header, followed by eStatements. Step-by-step instructions will follow to get you enrolled.

### ACCOUNT NUMBERS

Your account numbers will remain the same. You'll continue to have the same deposit and loan account numbers.

### CERTIFICATES OF DEPOSIT (CDs)

Your CD account number will remain the same. There will be no change to your current terms and rates.

### INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Your IRA account number will remain the same. There will be no change to your current terms or rates. IRA distributions will be made on the 15th of the month in which the distribution is scheduled. For example, a scheduled December 30th distribution will be made on December 15th.

### DIRECT DEPOSITS AND WITHDRAWALS

If you are enrolled in direct deposit or automatic withdrawals, your transactions will continue to post as they normally do. You will not experience any changes.

### ATM/DEBIT CARDS

#### IF YOU HAVE A NJM BANK ATM CARD

You will receive a Spencer Savings Bank ATM card as a replacement. Your Personal Identification Number (PIN) will not be changed; however, you will receive a PIN reminder in a separate letter mailed to you. On December 8th, you will be able to activate your new card by completing any transaction at an ATM machine. Upon activation, you will be able to start using your new Spencer Savings Bank ATM Card.

#### IF YOU HAVE A NJM BANK DEBIT CARD

You will receive a Spencer Savings Bank ATM card as a replacement. Your Personal Identification Number (PIN) will be mailed to you in a separate mailer. On December 8th, you will be able to activate your new card by completing any transaction at an ATM machine. Upon activation, you will be able to start using your new Spencer Savings Bank VISA® Check Card.

### CHECKS

You can continue to use NJM Bank checks after the conversion. Once you run out of your existing supply, you can order additional checks through Spencer Savings Bank.



**ONLINE BANKING**

After 5:00 PM on December 5th, NJM Bank’s Online Banking will be disabled. On December 8th, you will be able to access the Spencer Savings Bank Online Banking system at [www.spencersavings.com](http://www.spencersavings.com) with your existing username and password. If you need assistance, please contact the Spencer Savings Customer Service Center at 800-363-8115.

**ONLINE BILL PAY**

On December 3rd, NJM Bank’s Online Bill Pay will go into a “view only mode” and will be disabled on December 5th, at 5:00 PM. Please make arrangements to schedule all payments prior to December 3rd. Your access to the Spencer Online Bill Payment system will be available on Monday, December 8th. All payees, history, and scheduled recurring payments will carry over with your new access. eBills to external billers will not carry over with your new access, and you will need to set up any previously set up eBills after December 8th. All payments after December 5th will be processed and debited from your account according to the following schedule:

PAYMENT METHOD	EARLIEST PAYMENT CAN BE RECEIVED	WHEN YOUR ACCOUNT IS DEBITED
Electronic (most common)	1 to 2 business days after scheduling*	Date payment is received by payee
Bank Draft	3 to 5 business days after scheduling*	Date payment is received by payee
Paper Check	3 to 5 business days after scheduling*	Date check is cashed by payee

\*A business day is any day that the bank is open

**MOBILE BANKING & MOBILE DEPOSITS**

After 5:00 PM on December 5th, NJM Bank’s Mobile Banking and Mobile Remote Deposit will be disabled. On December 8th, you will be able to access the Spencer Savings Bank Mobile Banking and Mobile Remote Deposit with your current username and password. The Spencer Mobile App is available, free, for iPad and iPhone devices through the iTunes App Store, and for Android phones and tablets through Google Play.

**QUICKEN WEBCONNECT**

If you download your NJM Bank financial information into your Quicken personal finance software, you may continue to do so with Spencer Savings Bank’s Online Banking Webconnect. Instructions will be available on [spencersavings.com](http://spencersavings.com) and [quicken.intuit.com](http://quicken.intuit.com) to walk you through the process of merging your NJM and Spencer financial information.

**BANK-BY-PHONE**

On December 8th, you can use Spencer Savings Bank’s Bank-By-Phone service. You can access your accounts by dialing 1-800-363-8115. Your password will automatically be set to the last 4 digits of your social security number.

**BANK-BY-MAIL**

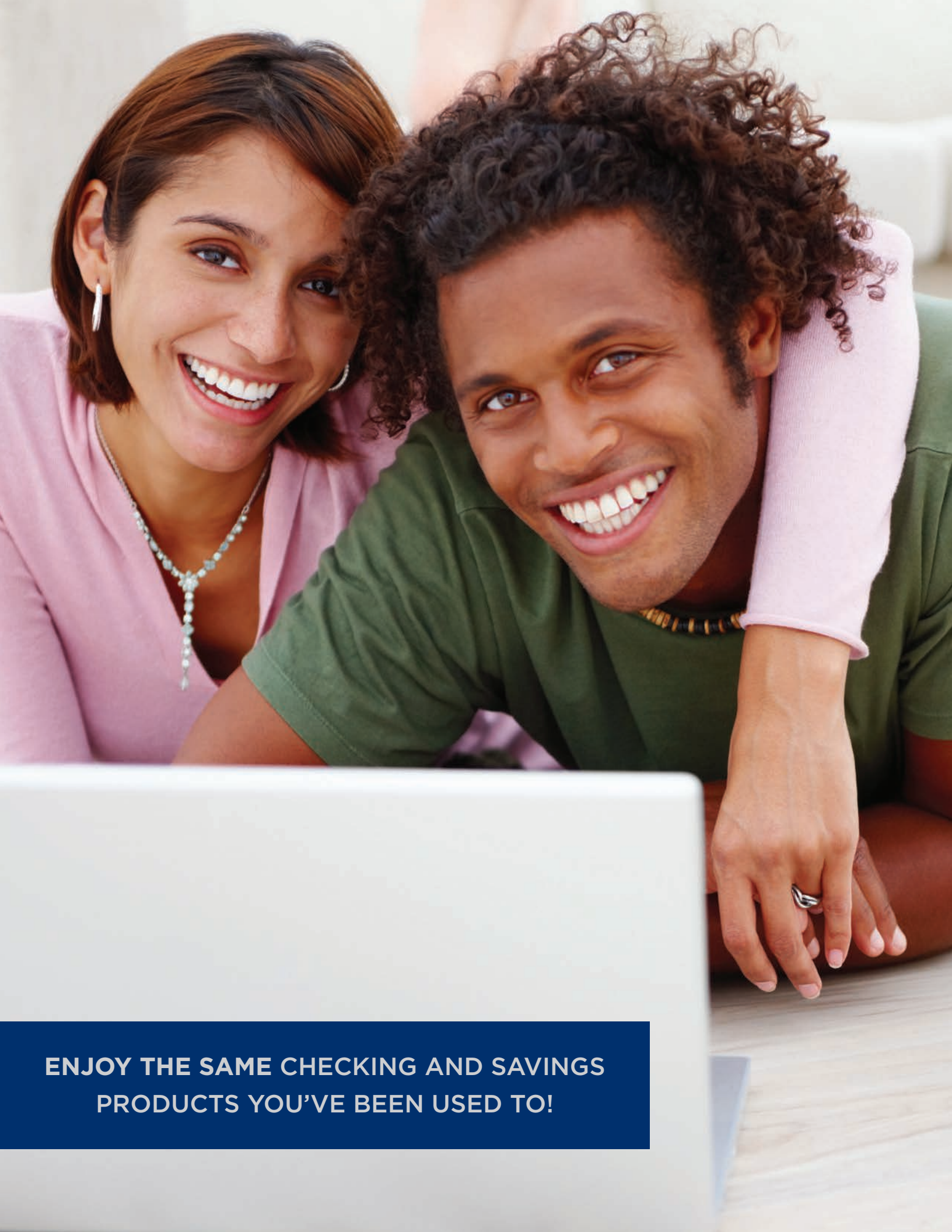
The mailing address for Bank-By-Mail will be:  
 Spencer Savings Bank  
 Customer Service Center  
 611 River Drive  
 Elmwood Park, NJ 07407

**FDIC COVERAGE DURING AN ACQUISITION**

Spencer Saving Bank is a member of the Federal Deposit Insurance Corporation (FDIC). Your deposit accounts from NJM Bank will continue to be separately insured for six months following the acquisition and longer in the case of Certificate of Deposit (CD) accounts. CD accounts from NJM Bank are separately insured until the earliest maturity date after the end of the six month period.

**TAX REPORTING**

Spencer Savings Bank will be reporting and issuing 1098 and 1099 IRS forms for the full year of 2014.



**ENJOY THE SAME CHECKING AND SAVINGS  
PRODUCTS YOU'VE BEEN USED TO!**

## CHECKING

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### FREE ACCESS CHECKING

There's no monthly service charge and no minimum balance requirement. Your account comes with a free VISA® Check Card, free online banking, free unlimited bill pay and ATM fee rebates up to \$8 per month. Spencer does not charge any ATM fees when using a non-Spencer ATM.

### ADVANTAGE 55 CHECKING

For customers 55 and older, this account has all of the features of Free Access Checking, plus it pays a competitive interest rate on balances of \$100 or more. Your account also comes with a free VISA® Check Card, free online banking, free unlimited bill pay, one free order of basic style checks per year and ATM fee rebates up to \$8 per month. Spencer does not charge any ATM fees when using a non-Spencer ATM.

### ADVANTAGE CHECKING

With all of the features of a basic checking account, this account also offers you tiered interest rates on balances of \$500 or more. This account requires maintaining a \$500 minimum monthly average balance to avoid the \$5 monthly service charge. You will also enjoy a free VISA® Check Card, free online banking, free unlimited bill pay and ATM fee rebates up to \$8 per month. Spencer does not charge any ATM fees when using a non-Spencer ATM.

### STEWARDSHIP CHECKING

With this relationship account, you receive a package of banking opportunities with exclusive rates and discounts. A daily combined balance of \$20,000 is required, which can include the balance on all eligible deposit accounts and loans, to avoid the \$20 monthly service charge. A competitive interest rate is paid on all balances. You will also benefit from a free VISA® Check Card, free online banking, free unlimited bill pay and ATM fee rebates up to \$8 per month. Spencer does not charge any ATM fees when using a non-Spencer ATM.

## SAVINGS & CERTIFICATES OF DEPOSIT

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### SAVERS ACCOUNT

Statement savings account with tiered interest rates paid on balances over \$100 that increase depending on your account balance. A minimum daily balance of \$100 must be maintained to avoid the \$1 monthly service charge.

### SAVINGS FOR THE FUTURE

This savings solution promotes a systematic method of saving. It requires automatic monthly transfers from \$50 (minimum) to \$2,000 (maximum) from your checking account. One withdrawal per month is permitted with no fees.

### PREMIER MONEY MARKET

This flexible account delivers a competitive tiered interest rate on accounts over \$25,000, without a minimum balance or monthly fees. Plus, enjoy free online and phone banking, and up to six electronic funds transfers monthly.

### CERTIFICATES OF DEPOSIT

Grow your money, while taking advantage of great rates. With maturities ranging from a short three months to five years, you enjoy flexibility and strong returns. Open your account with a minimum deposit of just \$1,000.

## INDIVIDUAL RETIREMENT ACCOUNTS

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### INDIVIDUAL RETIREMENT ACCOUNTS

Spencer IRA accounts offer tax-advantaged savings plus the peace-of-mind that comes with FDIC insurance up to \$250,000. Choose an IRA savings account and contribute when you want to make lump-sum contributions through an IRA certificate of deposit. With both traditional and Roth IRAs you can save for retirement in the way that works best for you. Customers over 59 ½ years of age are also allowed one annual rate change (upon request) without any penalties, ensuring that you are taking advantage of the best rate being offered.

## PERSONAL LOANS

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### RESIDENTIAL MORTGAGES, HOME EQUITY LOANS AND LINE OF CREDIT

If you currently have a home loan serviced by NJM Bank, the rate, terms and conditions of your loan will not change. However, you will have a new payment mailing address beginning on December 6, 2014. Please see the Loan Service Notice on this page for loan payment instructions.

### OVERDRAFT PROTECTION CREDIT LINE

Your Overdraft Protection Credit Line will automatically be transferred over to Spencer Savings Bank. You will have the same overdraft limit and the peace of mind that comes when you know you are protected against overdrafts up to the amount of your available balance.

### OVERDRAFT PROTECTION “SWEEP”

With your account, funds will continue to be automatically transferred from your savings account, should your checking account be overdrawn. A nominal fee per daily transfer will apply, unless you are a Stewardship Banking customer.

## LOAN SERVICE NOTICE

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### LOAN SERVICE NOTICE

As a result of the Spencer Savings Bank acquisition of the NJM Bank loan portfolio, loan servicing is being moved to Spencer Savings Bank effective December 5, 2014. After this date, Spencer Savings Bank will begin collecting your payments.

Any payments being made after December 5, 2014 should be made payable to Spencer Savings Bank and mailed to:

Spencer Savings Bank, sla  
Attn: Loan Administration  
611 River Drive  
Elmwood Park, NJ 07407

Payments can also be made in person at any Spencer Savings Bank local branch office. Please take note that your loan number/account number will remain the same. Those of you that have authorized auto drafts from your retail account to satisfy a monthly loan payment obligation should see no change to this process as a result of this transfer of servicing. If you should have questions for either NJM Bank, as your current servicer, or Spencer Savings Bank, as your new servicer, about your loan transfer, please contact us using the information below:

Current Servicer:	New Servicer:
NJM Bank	Spencer Savings Bank
1-877-656-2265	1-800-363-8115
301 Sullivan Way, PO Box 1928	611 River Drive
West Trenton, NJ 08628	Elmwood Park, NJ 07407

Under Federal Law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by NJM Bank on or before its due date may not be treated by Spencer Savings Bank, in its role as new servicer, as late and a late fee may not be imposed on you.

Take note that the transfer of servicing for your loan does not affect any term or condition of the loan other than terms directly related to the servicing of the loan.

## ELECTRONIC BANKING SERVICES

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### ONLINE BANKING

Enjoy accessing your bank accounts anytime and from the comfort of your own home with online banking. Check account balances, transfer money, open an account and apply for a loan, all from the comfort of your own keyboard. It's a secure, easy way to manage your money. You can set up automatic payments and other account reminders, verify check payments, view most up to date interest rates, check balances, transfer account funds, and much more!

### ONLINE BILL PAY

Bill Pay offers you the ability to pay all your bills from one simple-to-use secure site and provides you with the convenience of receiving, viewing and managing your bills at the same online location. Receive bills electronically, set up a payee list, stay on top of monthly expenses with email reminders, and run payment reports/create customized payment records to track monthly spending habits. Simply specify whom to pay, when and how much!

### MOBILE BANKING

Spencer's Mobile Banking App allows you to bank anywhere, anytime. Simply visit the App Store (iPhone) or Google Play (Android) to download the free app. Once downloaded, you will be able to use your mobile device to check balances, pay bills, deposit checks, and much more. Your username and password will remain the same, allowing you to enjoy the familiar mobile banking experience you've been accustomed to.

### DEBIT CARD

Spencer offers the ATM/VISA® Check Card. You can use it the same way you use your current ATM/Debit Mastercard to withdraw cash and make purchases at thousands of locations nationwide.

## ACCESSING YOUR ACCOUNT INFORMATION

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### CUSTOMER SERVICE CENTER

Speak with a bank representative by calling 1-800-363-8115 during the hours Monday - Friday 8 AM - 7 PM and Saturday 8:30 AM - 1:30 PM to:

- Access information on all types of accounts, loans and lines of credit
- Find out your available funds
- Transfer funds between accounts
- Review account history
- Receive help with online banking
- Renew a maturing CD
- Open a new account
- Request a loan application

### TELEPHONE BANKING

Enjoy real-time, all-day and night automated account access with just one phone call. You can access information, find out when checks clear, transfer funds between accounts, and much more. Access your accounts by dialing 1-800-363-8115, option 4 for Spencer's *QuickBanking*.

### BANK-BY-MAIL

Enjoy the convenience of this service, which allows you to conduct transactions by mail, saving a trip to the bank. You can make deposits, make a loan payment, place a stop payment, renew a maturing CD, open a new account, apply for a loan and much more. This channel provides convenience and peace of mind, with no need to worry about banking hours.

All Bank-By-Mail correspondence should be sent to:

Spencer Savings Bank  
Attention: Customer Service Center  
611 River Drive  
Elmwood Park, NJ 07407

**ENJOY THE SAME BUSINESS PRODUCTS  
YOU'VE BEEN USED TO!**



## BUSINESS CHECKING

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### ENTERPRISE CHECKING

This account is designed for small businesses with a limited number of daily transactions. There is a \$500 minimum daily balance to avoid a \$12 monthly maintenance fee. Access your account with free online banking, free online bill pay and free eStatements. A VISA® Business Check Card is available.

### COMMERCIAL ACCESS CHECKING

Businesses with numerous daily transactions will benefit from this account type. The monthly maintenance fee is \$25 which may be offset partially or fully by applying earnings credit. Access your account with free online banking, free online bill pay and free eStatements. A VISA® Business Check Card is available.

### IOLTA ACCOUNTS

Interest on Lawyers Trust Accounts (IOLTA) are available for eligible attorneys. These accounts hold escrow funds for multiple clients.

### TENANT SECURITY ACCOUNT

This account is established by landlords to keep their tenant's rent securities in separate interest-bearing accounts. The landlord is responsible for giving the interest earned on the account to the tenant. This grouping is used for apartment complexes and multiple dwellings with a minimum of 10 units.

## BUSINESS LOANS

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### COMMERCIAL LOANS

If you currently have a commercial loan serviced by NJM Bank, the rate, terms and conditions of your loan will not change. However, you will have a new payment mailing address beginning on December 6, 2014. Please see the Loan Service Notice on the next page for loan payment instructions.

## BUSINESS MONEY MARKET AND SAVINGS

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### BUSINESS MONEY MARKET ACCOUNT

A business money market account is designed for businesses that want a higher yield and liquidity. Your extra operating cash can earn money with our competitive interest rates, while remaining accessible should you need it quickly. The daily minimum amount to avoid the \$15 monthly maintenance fee is \$2,000. Make up to six transactions each statement cycle. You'll also enjoy free online and telephone banking.

### BUSINESS SAVINGS

This savings account allows businesses to save their profits and earn interest at competitive rates. The minimum amount to avoid the \$5 monthly maintenance fee is \$500. Make up to six transactions each statement cycle. You'll also enjoy free online and telephone banking.

## LOAN SERVICE NOTICE

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Spencer Savings Bank, sla  
Attn: Loan Administration  
611 River Drive  
Elmwood Park, NJ 07407

Payments can also be made in person at any Spencer Savings Bank local branch office. Please take note that your loan number/account number will remain the same. Those of you that have authorized auto drafts from your retail account to satisfy a monthly loan payment obligation should see no change to this process as a result of this transfer of servicing. If you should have questions for either NJM Bank, as your current servicer, or Spencer Savings Bank, as your new servicer, about your loan transfer, please contact us using the information below:

Current Servicer:	New Servicer:
NJM Bank	Spencer Savings Bank
1-877-656-2265	1-800-363-8115
301 Sullivan Way, PO Box 1928	611 River Drive
West Trenton, NJ 08628	Elmwood Park, NJ 07407

Under Federal Law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by NJM Bank on or before its due date may not be treated by Spencer Savings Bank, in its role as new servicer, as late and a late fee may not be imposed on you.

Take note that the transfer of servicing for your loan does not affect any term or condition of the loan other than terms directly related to the servicing of the loan.

## ELECTRONIC BANKING SERVICES

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### BUSINESS ONLINE BANKING

Enjoy a secure and easy way to manage your money with free online banking. You can perform a variety of banking transactions: verify payment status of checks, get current interest rates, check balances, transfer funds between accounts, set up automatic payments and much more! You can even pay your bills for free. Check images are available online with printer-friendly options for your convenience. You can also access your business account information through Quicken or QuickBooks software.

### CASH MANAGEMENT

With this service, business customers can control payables, accelerate receivables, determine your daily cash position, and effectively put excess funds to work. You're just keystrokes away from online management of your company's cash resources.

### REMOTE DEPOSIT CAPTURE

Deposit checks directly from your desktop computer with this convenient service. This will help you to save time and money for your business by reducing courier needs, transportation costs and deposit processing charges. Simply scan your checks with this handy device and submit them electronically for processing. Enjoy the flexibility of managing your money without having to leave the office.





# SPENCER SAVINGS BANK

## FEE SCHEDULE

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ACCOUNT LINK (PER DRAW)	\$ 10	MEDALLION SIGNATURE GUARANTEE	\$ 10
ACCOUNT RESEARCH	\$ 25	MONEY ORDERS	\$ 5
ACCOUNT RESEARCH COPIES	\$ 5	PASSBOOK REPLACEMENT	\$ 5
ATM/CHECK CARD REPLACEMENT	\$ 5	RECONCILIATION OF STATEMENT (PER HOUR)	\$ 25
BANK CHECKS	\$ 7	RETURNED CHECKS (INSUFFICIENT, UNCOLLECTED)	\$ 32
CERTIFIED CHECKS	\$ 10	RETURN DEPOSIT ITEMS	\$ 12
CONSULAR LETTER	\$ 25	RETURN EFT ITEMS	\$ 32
INACTIVITY FEE (PER MONTH)	\$ 7	STATEMENT COPIES	\$ 5
IRA TRUSTEE-TO-TRUSTEE TRANSFER	\$ 25	STOP PAYMENTS	\$ 25
LEGAL PAPERS SERVED	\$ 100		

### WIRE TRANSFERS

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INCOMING	\$ 12
OUTGOING	\$ 20
OUTGOING FOREIGN	\$ 40

## CORPORATE HEADQUARTERS

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611 River Drive  
Elmwood Park, NJ 07407  
(800) 363-8115

## CUSTOMER SERVICE CENTER

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611 River Drive Elmwood Park, NJ 07407 (800) 363-8115 Angelica Kline Manager	Hours of Operation Monday to Friday 8:00 AM - 7:00 PM Saturday 8:30 AM - 1:30 PM
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## 20 BRANCH/ATM LOCATIONS

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### Clifton

437 Piaget Ave.  
(RT. 46)  
(973) 478-4663  
908 Van Houten Ave.  
(973) 916-1892

### Cranford

213 South Ave.  
(908) 653-1720

### Elizabeth

618 Bayway Ave.  
(908) 289-8050

### Elmwood Park

680 River Dr.  
(201) 791-3192

### Garfield

34 Outwater Ln.  
(973) 772-6700  
104 Passaic St.  
(973) 472-2190  
800 River Dr.  
(973) 478-5960

### Garwood

329 North Ave.  
(908) 889-6390

### Lodi

107 South Main St.  
(973) 472-1581

### Lyndhurst

230 Ridge Rd.  
(201) 460-8530

### North Caldwell

9 Bloomfield Ave.  
(973) 228-1992

### Nutley

375 Franklin Ave.  
(973) 661-1200

### Parsippany

1699 Littleton Road  
973-829-0004

### Saddle Brook

140 Market St.  
(201) 843-3046  
487 Market St.  
(201) 843-2556

### Union

1331 Magie Ave.  
(908) 289-1770

### Wallington

219 Maple Ave.  
(973) 365-2516

### Wayne

183 Hamburg Tpk.  
(973) 942-6004

### Wood-Ridge

177 Valley Blvd.  
(201) 531-1280

**75 YEARS  
EXPERIENCE  
FULL-SERVICE  
COMMUNITY BANK  
SERVING NJ**

With 75 years of experience as a full-service community bank, we understand the importance in getting to know you as a customer. That's why we go out of our way to handle your financial needs with a level of personal attention that can rarely be found at other banks.





SPENCER SAVINGS BANK SLA

Member  
**FDIC**

