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**WEEK OF 07/04/05 DEPOSITORY APPLICATIONS RECEIVED/APPROVED/ACTION**

<b>APPLICANT</b>	<b>TYPE OF APPLICATION</b>	<b>ADDRESS</b>	<b>ACCEPTED</b>	<b>APPROVED</b>	<b>ACTION</b>
Commerce Bank/North, Ramsey	BRANCH	Application to operate a branch office 281 Valley Road Wayne Passaic	10/2/2003	10/21/2003	6/25/2005 OPENED
Fulton Financial, Lancaster, PA	CHANGE IN CONTROL	Acquisition of control of SVB Financial Services, Inc., and Somerset Valley Bank, Somerville, Somset County	4/18/2005	5/19/2005	7/1/2005 EFFECTIVE
CUMCO Federal Credit Union, Vineland	MERGER	Application to merger Lurex Employees Credit Union, Vineland, Cumberland County with CUMCO Federal Credit Union with the later being the surviving credit union	5/19/2005	7/1/2005	APPROVED
First BankAmericano, Elizabeth	HOLDING COMPANY	Application for the formation of holding company First Americano Financial Corporation, Elizabeth, Union County	5/31/2005	7/6/2005	APPROVED
Lakeland Bank, Newfoundland	BRANCH	Application to establish a branch office at 630 Broad Street, Carlstadt, Bergen County	7/5/2005		ACCEPTED

Pursuant to N.J.A.C. 3:1-2.4, 3:1-2.6 an 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. All such request must be in writing and filed within 10 calendar days of the date of the Department's publication of notice of the accepted application on its website at [www.njdobi.org](http://www.njdobi.org). Individuals or financial institutions interested in perfecting an objection or request for oral presentation should immediately consult the Department's procedural rules for guidance.