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WEEK OF 08/15/05 DEPOSITORY APPLICATIONS RECEIVED/APPROVED/ACTION

APPLICANT	TYPE OF APPLICATION	ADDRESS	ACCEPTED	APPROVED	ACTION
Pamrapo Savings Bank, SLA, Bayonne	BRANCH	Application to operate a branch office North Street & Avenue A, Bayonne, Hudson County	7/25/2003	8/15/2003	11/14/2004 OPENED
Boardwalk Bank, Linwood	BRANCH	Application to operate a branch office 4096 English Creek Avenue, Egg Harbor Township, Atlantic County	5/6/2004	5/25/2004	8/10/2005 OPENED
Peapack-Gladstone Bank, Gladstone	BRANCH	Application to operate a branch office 617-623 East Main Street, Bridgewater, Somerset County	5/23/2005	6/13/2005	8/1/2005 OPENED
Northern State Community Bank, Closter	CHARTER	Application for a commercial bank charter at 530 Piermont Road, Clouster, Bergen County Contact: Dennis Casale, Esq. (609-951-4199)	12/23/2004	8/17/2005	APPROVED
First State Bank, Cranford	CHARTER	Application for a commercial bank charter at 16 Commerce Drive, Township of Cranford, Union County Contact: Donna Conroy, Esq. (908-653-1441)	12/28/2004	8/17/2005	APPROVED

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	8/1/2005 EFFECTIVE
Somerset Valley Bank, Somerville	BRANCH	Application to establish a branch office at at 110A Talmadge Road, Edison, Middlesex County	7/20/2005	8/15/2005	APPROVED
Magyar Bank, New Brunswick	MAIN OFFICE RELOCATION	Application to relocate a Main office from 101 French Street, New Brunswick, Middlesex County to 400 Somerset Street, New Brunswick, Middlesex County	7/22/2005	8/15/2005	APPROVED
Somerset Valley Bank, Somerville	BRANCH	Application to establish a branch office at at 50 West Emd Avenue, Somerville, Somerset County	7/20/2005	8/15/2005	APPROVED
Interchange Bank, Saddle Brook	MERGER	to acquire by merger Franklin Bank, 277 Franklin Avenue, Nutley, Essex County with Interchange Bank being the surviving institution.	8/10/2005		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. Individuals or financial institutions interested in perfecting an objection or request for oral presentation should immediately consult the Department's procedural rules for guidance.