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WEEK OF 09/05/05 DEPOSITORY APPLICATIONS RECEIVED/APPROVED/ACTION

APPLICANT	TYPE OF APPLICATION	ADDRESS	ACCEPTED	APPROVED	ACTION
Commerce Bank/North, Ramsey	BRANCH	Application to operate a branch office 1262 Paterson Plank Road, Block 142, Lot 2 Secaucus Hudson	11/13/2003	12/10/2003	8/27/2005 OPENED
Highlands State Bank, Vernon Township	CHARTER	Application for a commercial bank charter at 310 Route 94, Vernon Township, Sussex County Contact: George Irwin (973-764-3200)	1/4/2005	9/9/2005	APPROVED
Atlantic Stewardship Bank, Midland Park	RELOCATION	Application to relocate a branch office FROM: 30 Franklin Turnpike, Waldwick, Bergen County to 64 Franklin Turnpike, Waldwick, Bergen County	8/22/2005	9/9/2005	APPROVED
CHB America Bank, New York, NY	OUT OF STATE ACQUISITION	Application to acquire a branch office of Royal Bank America, Narberth, Pennsylvania at 213 Main Street, Fort Lee, Bergen County and relocate and operate it to 222 Main Street, Fort Lee, Bergen County	9/7/2005		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.