

GIBRALTAR BANK

BRANCH LOCATIONS AND HOURS

Morris County, New Jersey

Proudly Serving Whippany since 1994

Drive-up ATM (\$20 bills, forever stamps)

Se habla español

2 Railroad Plaza

Whippany, New Jersey 07981

Telephone: 973-515-0885

Fax: 973-515-0901

Lobby Hours and Drive-up

Monday 8:00 AM to 5:30 PM

Tuesday 8:30 AM to 5:30 PM

Wednesday 8:30 AM to 4:00 PM

Thursday 8:30 AM to 6:00 PM

Friday 8:00 AM to 6:00 PM

Saturday 8:30 AM to 1:30 PM

Proudly Serving Oak Ridge since 1995

Drive-up ATM (\$20 bills, forever stamps)

Safe Deposit Boxes

5527 Berkshire Valley Road

Oak Ridge, New Jersey 07438

Telephone: 973-208-9678

Fax: 973-208-9786

Lobby Hours and Drive-up

Monday 8:00 AM to 5:30 PM

Tuesday 8:30 AM to 5:30 PM

Wednesday 8:30 AM to 4:00 PM

Thursday 8:30 AM to 6:00 PM

Friday 8:00 AM to 6:00 PM

Saturday 8:30 AM to 1:30 PM

Essex County, New Jersey

Proudly Serving Newark for over 100 years!

Se habla español

1039 South Orange Avenue

Newark, New Jersey 07106

Telephone: 973-372-1221

Fax: 973-372-1005

Lobby Hours

Monday 8:00** AM to 5:30 PM

Tuesday 8:30 AM to 5:30 PM

Wednesday 8:30 AM to 4:00 PM

Thursday 8:30 AM to 5:30 PM

Friday 8:00** AM to 6:00 PM

Saturday 8:30 AM to 2:00 PM

Toll-Free 888-472-1819

**walk-up from 8:00 AM to 8:30 AM, limited Teller window transactions only

Welcome to Better Banking, Where it's All About You.

RED CARPET NOW CHECKING*

- FREE*** ✓ Online Banking *with* Bill Pay
✓ VISA® Debit Card *and* ATM fee reimbursement
✓ Basic Checks ✓ Telephone Banking

Red Carpet Checking PLUS

Enjoy a promotional rate fixed (guaranteed) for a period of time.

RED CARPET SAVINGS

Enjoy a promotional rate fixed (guaranteed) for a period of time. Open a Red Carpet Passbook or Statement account*.

Same great rate.

RED CARPET MONEY MARKET and

RED CARPET TIME ACCOUNTS

Red Carpet class rates.

Open one today and start enjoying great rates*.

*Conditions may apply, such as new money on initial deposit.

U-ROCK KIDS SAVINGS ACCOUNT

Special account for those

16 and younger, only \$1 to open...

THE STEP-UP CD

The Answer to an immediate need for a Higher Yield on your FDIC insured funds. Earn a high rate now with the ability for a higher rate during the term of your CD.

Open one now.

Ask about our competitive Mortgage and Home Equity Products.

Stop by for our current rate sheet and account disclosure for accounts that interest you or go to

gibraltarbancnj.com

Member FDIC. Deposits insured by the Federal Deposit Insurance Corporation to at least \$250,000 per depositor. Go to www.fdic.gov.



Ride that economic wave with a Gibraltar Account

The Gibraltar Bank Summer Club

2010-2011

A Great Way to save for a well deserved get-away Or Make That Wish Come True....

Earn 1.00% APY

Brochure & Disclosure of Account Terms

The **Gibraltar 2010-2011 Summer Club** pays a **1.00%** interest rate for a **1.00% Annual Percentage Yield (APY)**. You can begin your **2010-2011 Summer Club** on **Saturday, May 22, 2010** and it will end the week of **May 2, 2011**. The last day we will accept payment is **May 7, 2011**, the maturity date.

YOU HAVE CHOSEN (see checkmark)

Club Denomination	Minimum to Open	Deposit must be in multiples of	Total Club Deposit Amount
<input type="checkbox"/> \$ 5.00	\$ 5.00	\$ 5.00 per week	\$ 250.00
<input type="checkbox"/> \$10.00	\$ 10.00	\$10.00 per week	\$ 500.00
<input type="checkbox"/> \$20.00	\$20.00	\$20.00 per week	\$1,000.00
<input type="checkbox"/> \$50.00	\$50.00	\$50.00 per week	\$2,500.00
<input type="checkbox"/> \$75.00	\$75.00	\$75.00 per week	\$3,750.00
<input type="checkbox"/> \$100.00	\$100.00	\$100.00 per week	\$5,000.00

2010- 2011 PAYMENT SCHEDULE

Payment#	Week Due		Payment#	Week Due
1	05-24-10		26	11-15-10
2	05-31-10		27	11-22-10
3	06-07-10		28	11-29-10
4	06-14-10		29	12-06-10
5	06-21-10		30	12-13-10
6	06-28-10		31	12-20-10
7	07-05-10		32	12-27-10
8	07-12-10		33	01-03-11
9	07-19-10		34	01-10-11
10	07-26-10		35	01-17-11
11	08-02-10		36	01-24-11
12	08-09-10		37	01-31-11
13	08-16-10		38	02-07-11
14	08-23-10		39	02-14-11
15	08-30-10		40	02-21-11
16	09-06-10		41	02-28-11
17	09-13-10		42	03-07-11
18	09-20-10		43	03-14-11
19	09-27-10		44	03-21-11
20	10-04-10		45	03-28-11
21	10-11-10		46	04-04-11
22	10-18-10		47	04-11-11
23	10-25-10		48	04-18-11
24	11-01-10		49	04-25-11
25	11-08-10		50	05-02-11

The Club Advantage. You earn a great APY while you put money aside towards a down payment on a house, a deposit on a car, a well deserved vacation, pocket money for a trip to Atlantic City, . . . Clubs commit you to a savings goal by a certain date. Clubs provide you with an easy to follow schedule to reach your goal. The small start-up deposit and structured payments make the Club a perfect first savings account for children. It helps teach the discipline of saving money.

Opening and Deposit Requirements. You may open a Club account during the first 20 payment weeks of the Club year. We may limit the number of Club accounts you open in one Club year. Your Club account requires a total deposit equal to 50 payments in the Club denomination you have chosen by no later than the last day a payment will be accepted (**completing the Club**). You may not deposit into your Club more than the Total Club Deposit Amount for the chosen Club denomination. You may not make more than four (4) advance payments. Should you fall behind, you may catch up on missed payments without penalty, by making a deposit equal to multiple payments. We will not accept payments that are not in multiples of the chosen Club Denomination. Deposits made: in person or by mail must be accompanied by the Club Passbook and a completed deposit slip; **OR by Automatic Transfer from a Gibraltar statement savings or checking account. Unless cancelled, Automatic transfers continue into a new Club Year.**

Interest and the Annual Percentage Yield (APY). To obtain the accrued interest and APY, you must have the Total Club Deposit Amount for the Club denomination you have chosen by the maturity date. Interest begins to accrue on the business day you make deposits, so it's best to keep to the schedule. We use the daily balance method to calculate interest accrual. This method applies a daily periodic rate to principal balances equal to or greater than the Club's denomination. Interest is not compounded. Interest is credited once, at maturity, provided you have completed the Club. If you do not complete the Club, you will not receive the accrued interest.

Early Withdrawal Limitation. The account must remain open until the end of the Club year., all money deposited must remain on deposit, else it will be subject to an incomplete club penalty and if closed in its initial year, the fee for closing within one year of date opened.

Club Maturity Processing. At the end of the Club Year, we will credit interest to your completed Club account through the check date, close the Club and send the account balance, net any fee, to the owner of record by: check mailed to the address of record or by pre-arranged: pick-up or Automatic Transfer to a Gibraltar account held by you. Allow two weeks.

This is a perpetual club account. To continue (reactivate) the account into the next Club Year, make a deposit within the first 20-payment weeks of the new Club Year, in the same or new denomination with the passbook initially issued to you. . If you have Automatic Transfer for Club payments, your Club will automatically renew and deposits will automatically be made to your reactivated Club as per your Transfer instructions on file.

Incomplete Club Penalty. Interest will not be paid on a Club that has not been completed, in addition applicable fees do apply.

Disclosures. By signing the account's signature card, you agree to be bound by the Terms disclosed herein, which supersede any contradictory language in our current General Terms for Deposit Accounts & Other Fees Schedule (provided at account opening and upon request). For automatic transfers, Electronic Funds Transfer Disclosure may apply.

20100524

GIBRALTAR BANK

CONSUMER PRODUCTS AND SERVICES

ACCOUNTS

NOW and Checking Accounts
Passbook and Statement Savings
Club accounts

U-Rock Kids Account
Money Market Accounts

Individual Retirement Accounts(IRA),
Traditional & Roth

Time Accounts / Certificates of Deposits (CD)

24/7 ACCOUNT ACCESS

Online Banking

Bill pay

FastBanking (telephone banking)

VISA® Debit Card
ATM

OTHER PRODUCTS

Cashiers Checks

Money Orders

Gift Cheques

Travelers Checks

U.S. Savings Bonds

SERVICES

Notary Public

Direct Deposit

Wire Transfers

Transfers/ACH/EFT

Drive-up ATM (\$20 bills and forever stamps)*

Safe Deposit*

Se habla español*

LOANS

Conventional Residential Mortgages

Home Equity Loans (Fixed Rate and HELOC)

Jumbo Mortgages

Construction Loans

Investment Loans

First Time Homebuyer Programs

Interest Only Loans

No Income Verification for the Self-employed

* Not Available at all office locations

