

GIBRALTAR BANK

BRANCH LOCATIONS AND HOURS

Morris County, New Jersey

Serving Hanover Township since the 70's

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 8:00 AM to 5:30 PM

Wednesday 8:00 AM to 4:00 PM

Thursday 8:00 AM to 6:00 PM

Friday 8:00 AM to 6:00 PM

Saturday 8:30 AM to 2:00 PM

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 8:00 AM to 5:30 PM

Wednesday 8:00 AM to 4:00 PM

Thursday 8:00 AM to 6:00 PM

Friday 8:00 AM to 6:00 PM

Saturday 8:30 AM to 2:00 PM

Essex County, New Jersey

Serving Newark for 100 years!

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 8:00* AM to 5:30 PM

Wednesday 8:30 AM to 4:00 PM

Thursday 8:30 AM to 5:30 PM

Friday 8:30 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

RED CARPET NOW CHECKING*

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

Red Carpet PLUS

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

Ask for a current deposit and loan rate sheet.

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* RED CARPET TIME ACCOUNTS*

Red Carpet class rates. Open one today to start enjoying great rates.

and

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 in the future. Open one now.

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

Ask for our current rate sheet and an account disclosure of the accounts that interest you or go to

gibraltarbanknj.com

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

Put a
dollar
figure
to your
goal,



and make it
reality
with
the



2009-2010 Gibraltar WINTER Club

Earn a 1.25% APY
while you put money away for
gifts for loved ones, yourself,
a winter get away,
a down payment on a house,
a deposit on a car, ...



Brochure & Disclosure of Account Terms

The **Gibraltar 2009-2010 Winter Club** pays a **1.25%** interest rate for a **1.25%** Annual Percentage Yield (APY). The **2009-2010 Winter Club** year begins **Monday, October 26, 2009**, and ends **Saturday, October 9, 2010**. The last day we will accept a payment is **Tuesday, October 12, 2010**, the maturity date. You get your check in October.

YOU HAVE CHOSEN (see checkmark)

| Club Denomination | Minimum to Open | Deposit must be in multiples of | Club Commitment |
|------------------------------------|-----------------|---------------------------------|-----------------|
| <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 |
| <input type="checkbox"/> \$ _____* | \$ _____ | \$ _____ per week | \$ _____ |

*You may request a Club denomination not listed here. Must be greater than \$5.00 (\$3.00 for accountholders under 12)

2009- 2010 PAYMENT SCHEDULE

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

Rev 2009-10-26:**The Club Advantage.** You earn a great APY while you put money aside towards holiday gift giving, a year-end or new year's goal, a down payment on a house, a deposit on a car, a winter get-a-way . . . 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 Club Commitment for the chosen Club denomination, however, you may increase the Club denomination during the Club year. 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. Set up Automatic Transfer from a Gibraltar statement savings or checking account for worry free Club payments.

Interest and the Annual Percentage Yield (APY). To obtain the accrued interest and APY, you must have the Club Commitment 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 365/365 (366/365 on leap years) 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. All money deposited must remain on deposit. The account must remain open until the end of the Club year, else it will be subject to an incomplete club penalty and if closed in its initial year, Plus the fee for closing an account within one year of date opened.

Club Maturity Processing. At the end of the Club Year, we will credit interest through the check date for completed clubs, charge any incomplete penalty fee, and send the balance of the account, 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 for same or a new denomination within the first 20-payment weeks of the new Club Year using 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 and a \$10.00 fee (\$3.00 for minors) will be charged.

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). If you request automatic transfers, Electronic Funds Transfer Disclosure apply.

GIBRALTAR BANK

CONSUMER PRODUCTS AND SERVICES

ACCOUNTS

Individual Retirement Accounts (IRA), Traditional & Roth Time Accounts / Certificates of Deposits (CD)

Club accounts
Passbook and Statement Savings
Money Market Accounts
NOW and Checking Accounts

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

