

The following is provided for Informational Purposes ONLY. Ask for our Truth in Savings Disclosure for a full disclosure of account terms, fees and other pertinent information.

Type of Account and Term	PROMOTION	Interest Rate	Annual Percentage Yield (APY) ²	Min Balance to Obtain APY ^{1,2}	Account Features
NOW Interest Checking, Checking					
21 Red Carpet NOW Plus Interest Checking ^{4, 6, 7-1}	variable Tiered rates following an initial rate guarantee	0.400%	³	0.40%	\$2,500
		1.240%	³	1.25%	\$7,500
		0.200%	³	0.20%	\$35,000
48 Red Carpet NOW Interest Checking ^{4, 6}		0.350%	³	0.35%	\$800
		0.550%	³	0.55%	\$4,000
		0.200%	³	0.20%	\$20,000
22 Basic NOW Interest Checking ⁴		0.210%	³	0.21%	\$100
		0.350%	³	0.35%	\$750
		0.200%	³	0.20%	\$15,000
10 Cent\$-ible		no interest; \$20 min to open; \$3 monthly service fee* on average daily balance below \$300			
15 NJ Consumer		no interest; \$50 min to open; \$3 monthly service fee* on all balances; per check fees apply			
Money Market Accounts					
47 Red Carpet Money Market Plus ^{4, 7}	variable Tiered rates following an initial rate guarantee	0.400%	³	0.40%	\$2,500
		0.600%	³	0.60%	\$25,000
		0.650%	³	0.65%	\$50,000
		0.700%	³	0.70%	\$100,000
46 Red Carpet Money Market ⁴		0.300%	³	0.30%	\$1,000
		0.400%	³	0.40%	\$7,500
		0.500%	³	0.50%	\$15,000
		0.600%	³	0.60%	\$30,000
Savings					
37 Red Carpet Passbook ^{4, 6(a)}		0.450%	³	0.45%	\$2,500
		0.500%	³	0.50%	\$10,000
		0.550%	³	0.55%	\$25,000
31 Red Carpet Statement ^{4, 6(a)}		0.450%	³	0.45%	\$2,500
		0.500%	³	0.50%	\$10,000
		0.550%	³	0.55%	\$25,000
32 Basic Passbook ⁴		0.250%	³	0.25%	\$50
		0.450%	³	0.45%	\$500
34 Basic Statement ⁴		0.250%	³	0.25%	\$150
		0.450%	³	0.45%	\$1,500
96 Winter Goal Club <i>Offer Ends Soon</i>		0.500%		0.50%	\$5
Time Deposits [Certificates of Deposit(CD) & Individual Retirement Accounts (IRA)] A penalty is imposed for early withdrawal of principal.					
76/77 Red Carpet CD / IRA ^{7, 8}	15 Month	0.800%		0.80%	\$2,500
74/75 Red Carpet CD / IRA ^{7, 8}	25 Month	1.240%		1.25%	\$2,500
78/79 Red Carpet CD / IRA ^{7, 8}	40 Month	1.390%		1.40%	\$2,500
73 Red Carpet IRA only ^{7, 8}	55 Month	1.830%		1.85%	\$2,500
54 CD ¹²	3 Month	0.250%		0.25%	\$500
58/59 CD¹² / IRA	6 Month	0.500%		0.50%	\$500
42/43 CD¹² / IRA	9 Month	0.550%		0.55%	\$500
66/67 CD¹² / IRA	12 Month	0.700%		0.70%	\$500
52/53 CD¹² / IRA	18 Month	1.010%		1.01%	\$500
44/45 CD¹² / IRA	24 Month	1.090%		1.10%	\$500
62/63 CD / IRA	30 Month	1.090%		1.10%	\$500
68/69 CD / IRA	36 Month	1.290%		1.30%	\$500
40/41 CD / IRA	42 Month	1.390%		1.40%	\$500
64/65 CD / IRA	48 Month	1.440%		1.45%	\$500
84/85 StepUp ^{9, 10, 12}	48 Month	1.340%		1.35%	\$1,000
60/61 CD / IRA	60 Month	1.830%		1.85%	\$500
80/81 StepUp ^{9, 10, 12} CD	60 Month	1.690%		1.70%	\$1,000
86 CALLABLE StepUp CD ^{11, 12}	60 Month			2.05%	\$10,000
	Year 1	1.240%		1.25%	
	Year 2	1.440%		1.35%	
	Year 3	1.950%		1.55%	
	Year 4	2.100%		1.70%	
	Year 5	3.450%		2.05%	

Interest on Time, Savings and interest bearing NOW Checking accounts is compounded monthly and credited monthly.

- * minimum balance monthly service fee waived for first statement cycle of account opening
- (1) *Minimum Balance*, the amount of Principal in the account each day, also known as Daily Balance.
- (2) The APY is calculated for one year and assumes principal and interest remain on deposit. Fees, if any, may reduce earnings.
- (3) The interest rate on this account is variable. We may change the interest rate at any time without notice. Fixed rate feature for new account relationships opened during a *Promotional Account*: (4) Entire current balance earns on the Tier. (5) Each earning portion of the balance earns at the rate of the specified tier.
- (6) Requires within 45 days of account opening: (a) Qualifying Direct Deposit; or (b) 10 or more monthly third party payments via check, EFT, ACH, Signature based POS, or Online Billpay; or (c) Auto Pay to a Gibraltar Home Loan.
- (7) Must be opened with New Money. (7-1) Also available to existing deposit relationships over \$100,000.
- (8) CD automatically renews at first maturity to the next higher term standard term account.
- (9) Reset your rate in the future to a higher published same term Gibraltar Standard CD rate, as follows:

	48-Month StepUP	60-Month StepUP
You may reset 9 months after acct opening and no sooner than 9 months from a prior reset, a total # of reset	two (2) times	two (2) times
Rate Change Cap: The new rate may not exceed either 1) the Rate Cap or 2) the published Standard CD rate at time of StepUp reset or 3) your current rate PLUS the Rate Change Margin of:	0.30%	0.50%
Rate Cap: The maximum rate paid on your account equals the Initial Rate PLUS the Rate Cap Margin of:	0.50%	0.70%

The new rate applies only to the remaining term of your CD or until your next rate reset (as applicable).
- (10) CD automatically renews at first maturity to a standard CD account of same term or next lower term if same term not offered.
- (11) When the Bank calls a CD, the maturity date is accelerated to the call date. Non-callable in the first 24 months, callable quarterly thereafter. The full term APY is obtained only if the CD is not called. If we call the CD, we will disclose the APY earned for the term actually held, which will be a blended APY of the interest rates paid before called. Significant Penalty for early withdrawal of Principal, however, you may make after the no-call period, a one-time emergency funds principal withdrawal not to exceed the lesser of 10% of principal or \$10,000, provided the remaining principal balance on the account is \$10,000 or greater. Account terms (rates, no-call period, and emergency withdrawal provision) when opened or converted, as disclosed at the time. CD automatically converts to a regular passbook when called or on full term maturity, prior notice will be given either case.
- (12) Eligible to **Convert prior to its maturity, all or a portion of, to a higher earning potential StepUP or Callable StepUP**, 25-month or shorter term personal time deposits are eligible. 30-month or longer term time deposits are not eligible, regardless of remaining term. Entire Principal balance withdrawn must be reinvested in a StepUP CD product. Accrued interest may be withdrawn at time of conversion, else it will be credited and reinvested as Principal. The new effective date of the converted StepUP CD is the conversion date and the maturity date is 48 or 60 months from the conversion date, depending on the StepUP term. The new rate is for the remaining term of the CD only. If the existing CD is near maturity and you need to make a withdrawal of Principal, we recommend you wait until your CD matures, make your withdrawal of Principal during the grace period, and then convert.

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



OnLine Banking 24/7 at gibraltarbanknj.com

gibraltarbanknj.com 888-472-1819 Whippany 973-515-0885 Oak Ridge 973-208-9678 Newark 973-372-1221 24/7 Telephone Banking 201-447-3600



We will refund your application fee at closing AND give you an additional \$100 bonus as a Thank You!!



Loan Sale is for 1st mortgage Loan Program, owner occupied properties only. See our Loan rate sheet for information on our loans.