

As solid as our name, since 1909...

Effective: Monday, November 10, 2008 3:00:00 PM


<h1 style="font-size: 2em; margin: 0;">4.01%</h1> <p style="margin: 0;">APY</p>	<p style="margin: 0;">Fixed thru 4/1/09 on Liquid Readily Available funds</p>	 <p style="margin: 0; font-size: 0.8em;">Whippany • Oak Ridge • Newark 1-888-472-1819 www.gibraltarbancnj.com Member FDIC</p>	<p style="margin: 0; font-size: 0.8em;">Red Carpet Checking+ Red Carpet Savings True Liquidity No Monthly fees</p>	<h1 style="font-size: 2em; margin: 0;">4.01%</h1> <p style="margin: 0;">APY</p>
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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	Minimum Deposit to Open	Frequency of Interest Crediting & Compounding	Min Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY) ²		
Savings Accounts							
Red Carpet Passbook ^{5,6}	\$ 2,500 NEW Money	Monthly	\$2,500	3.940%	4.01%		
				Fixed thru 4/1/09 ⁴	Fixed thru 4/1/09 ⁴		
	Variable Rate After Rate Guarantee	Monthly	\$2,500	2.180% ³	2.20%		
			\$10,000	2.480% ³	2.51%		
			\$25,000	2.510% ³	2.54%		
Red Carpet Statement ^{5,6}	\$ 2,500 NEW Money	Monthly	\$2,500	3.940%	4.01%		
				Fixed thru 4/1/09 ⁴	Fixed thru 4/1/09 ⁴		
	Variable Rate After Rate Guarantee	Monthly	\$2,500	2.180% ³	2.20%		
			\$10,000	2.480% ³	2.51%		
			\$25,000	2.510% ³	2.54%		
Passbook	\$100	Monthly	\$100	0.850% ³	0.85%		
			\$1,000	1.010% ³	1.01%		
Statement	\$200	Monthly	\$200	0.850% ³	0.85%		
			\$2,500	1.240% ³	1.25%		
Winter Club	\$ 3, 5, 10, 20, 50, 75	Monthly	\$3	2.000%	2.00%		
Certificates of Deposit [Consumer Personal]							
7 to 31 Days	\$2,500	At Maturity	\$2,500	1.080%	1.09%		
3 Month	\$500	Monthly	\$500	2.760%	2.80%		
Certificates of Deposit [Consumer Personal AND Individual Retirement Plans]							
Red Carpet 7 Month ⁸	\$ 2,500 NEW Money	Monthly	\$2,500	3.940%	4.01%		
Red Carpet 13 Month ⁸	\$ 2,500 NEW Money	Monthly	\$2,500	3.940%	4.01%		
Red Carpet 25 Month ⁸	\$ 2,500 NEW Money	Monthly	\$2,500	3.940%	4.01%		
Red Carpet 37 Month ⁸	\$ 2,500 NEW Money	Monthly	\$2,500	3.940%	4.01%		
6 Month	\$500	Monthly	\$500	3.450%	3.51%		
9 Month	\$500	Monthly	\$500	3.450%	3.51%		
12 Month	\$500	Monthly	\$500	3.745%	3.81%		
18 Month	\$500	Monthly	\$500	3.745%	3.81%		
24 Month	\$500	Monthly	\$500	3.745%	3.81%		
30 Month	\$500	Monthly	\$500	3.745%	3.81%		
36 Month	\$500	Monthly	\$500	3.940%	4.01%		
48 Month	\$500	Monthly	\$500	4.030%	4.11%		
60 Month	\$500	Monthly	\$500	4.030%	4.11%		
Money Market and Demand Deposit Accounts							
Red Carpet Money Market	\$2,500	Monthly	\$500	0.500% ³	0.50%		
			\$2,500	1.490% ³	1.50%		
			\$10,000	2.230% ³	2.25%		
			\$25,000	3.200% ³	3.25%		
			\$50,000	3.250% ³	3.30%		
			\$75,000	3.250% ³	3.30%		
			\$100,000	3.400% ³	3.45%		
Red Carpet Checking ⁶	\$1,000	Monthly	\$1,000	2.030% ³	2.05%		
			\$5,000	2.030% ³	2.05%		
			\$25,000	1.640% ³	1.65%		
Red Carpet Checking Plus ^{5,6,7}	\$2,500 New Money	Monthly	\$2,500	3.940%	4.01%		
				Fixed thru 4/1/09 ⁴	Fixed thru 4/1/09 ⁴		
			Variable Rate After Rate Guarantee	Monthly	\$2,500	2.030% ³	2.05%
					\$10,000	2.420% ³	2.45%
					\$75,000	2.280% ³	2.30%
					\$100,000	2.180% ³	2.20%
			NOW	\$500	Monthly	\$500	0.500% ³
			\$2,500	2.030% ³	2.05%		
			\$25,000	0.750% ³	0.75%		
Cents-ible Checking	\$50	Does Not Apply	Does Not Apply	0.000%	0.00%		
Personal Regular Checking	\$50	Does Not Apply	Does Not Apply	0.000%	0.00%		
NJ Consumer Checking	\$50	Does Not Apply	Does Not Apply	0.000%	0.00%		

(1) **Minimum Balance** (the amount of Principal in the account each day, also known as Daily Balance).
 (2) The APY is based on simple interest calculated for one year and assumes principal and interest will remain in the account for a year.
Tiered Accounts: Entire balance earns on Tier. **Fees**, if any, may reduce earnings.
 (3) The interest rate on this account is variable. We may change the interest rate on this account without notice, at any time.
 (4) **Rate fixed ONLY for New Accounts opened during this promotion. Rate is variable after Rate guarantee.**
 (5) **Must be opened with New Money. (6) Requires Qualifying Direct Deposit (7) or Automatic Deduction to a Gibraltar Home Loan.**
 (8) **Must be opened with New Money. CD automatically renews at first maturity to the next lower term standard term account.**

Stated Rates and Yields are accurate as of 11/10/08 03:00 PM

Home Equity Line of Credit			
Prime minus 0.50% for the life of the loan, with \$25,000 initial draw and auto deduct payment from Red Carpet Checking Plus (\$2,500 initial deposit and minimum balance apply)	Loan amount	Rate	Annual Percentage Rate (APR)
	Minimum \$50,000; up to \$500,000 for 1st lien position; up to \$250,000 for 2nd lien position.	4.00%	4.00%
HELOC: Daily rate based on an Index, the Prime Rate as published in the Wall Street Journal = 4.000% as of 10/31/08, and a Margin which varies by product. Floor Rate 4.00%; Ceiling Rate 15.75%; 10 Year Draw Period, 15 Year repayment; minimum loan amounts apply.			
Member FDIC. Deposits insured by the Federal Deposit Insurance Corporation to at least \$250,000 for each depositor.			Telephone Banking 24/7 at 201-447-3600
at Se Habla Español			