



CRA NOTICE

MAIN OFFICE

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the:

Regional Director
Division of Supervision and Consumer Protection (DSC)
FDIC
350 Fifth Avenue, Suite 1200
New York, NY 10118-0110

You may send written comments about our performance in helping to meet community credit needs to:

Community Reinvestment Officer		Regional Director
Union County Savings Bank		FDIC
320 N. Broad Street	and	350 Fifth Avenue, Suite 1200 New
Elizabeth, NJ 07208		York, NY 10118-0110

You may also submit comments electronically through the FDIC’s website at www.fdic.gov/regulations/cra. Your letter, together with any responses from us, will be considered by the FDIC in evaluation of our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

