REGAL BANK Is Now SOMERSET REGAL BANK
EXPERIENCE YOU CAN BANK ON



Welcome

WE'RE HERE TO HELP

SOMERSET REGAL BANK

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Need Assistance? We're Here to Help

Between Now and March 15

Call your local Regal Bank Branch
Online: regalbanknj.com

After March 15, 2024

Call Your Local Branch
Call 973-716-0600 or 732-560-1700
Online: somersetregalbank.com

Extended Telephone Support Hours for Conversion

Monday March 18, 2024 thru
Friday March 22, 2024
8:00 am to 7:00 pm

Saturday March 23, 2024
Sunday March 24, 2024
8:00 am to 5:00 pm

Extended support may be reached by calling 732-560-1700

IMPORTANT DATES

DATE	EVENT	IMPORTANT DETAILS
	Safe Deposit Boxes at Somerville Branch	**Safe deposit boxes must be closed by March 7, 2024 at the Somerville Branch.**
February 19	ATM/Debit Cards	New cards mailed to customers
March 14	Zelle	Zelle will be unavailable at end of the business day. Any payments scheduled after this date will not be processed.
	Bill Payment	Bill Payment will be unavailable at end of the business day. Pending payments will process as scheduled.
March 15	eStatements	Regal Bank estatements will not be available after 4:00 pm and should be downloaded prior to this date. Final Checking and Savings Statements for March 15, 2024, will be delivered by US Mail.
March 15 – 17	**CONVERSION WEEKEND**	Branches close at 3:00 pm Friday.
		Full Online Banking services will be available until 4:00 pm Friday.
		Cash Management Services will not be available after 4:00 pm Friday.
		Consumer and Business Mobile Deposit cut-off is 4:00 pm on Friday.
		Safe Deposit Boxes available until 3:00 pm Friday

DATE	EVENT	IMPORTANT DETAILS
March 18	Branches	Open as Somerset Regal Bank at 9:00 am
	Online Banking and Bill Payment	Available at 9:00 am
	ATM/Debit Cards	You should start using your new Somerset Regal Bank Debit Card exclusively as your Regal Bank Debit card will be deactivated.
		Once you have activated your Somerset Regal Bank Debit Card, please destroy your Regal Bank Debit Card.
		Provide merchants with new debit card information for pre-authorized recurring payments.
	Telephone Banking	Number will change to 1-800-420-1220

CONVERSION WEEKEND March 15-18, 2024

Account Access

Online access to your Regal Bank accounts will be unavailable after 4:00 pm on Friday March 15, 2024.

Note: Download, save or print all important information, including estatements before this time.

Online access to your Somerset Regal Bank accounts will be available at 9:00 am on Monday March 18, 2024.

Branch Offices

Regal Bank branches will close at 3:00 pm on Friday March 15, 2024 and branches will reopen as Somerset Regal Bank on Monday March 18, 2024 at 9:00 am.

Note: *The Regal Bank Somerville Branch will be consolidated into Somerset Regal Bank's Somerville Branch located at 64 West End Avenue; Somerville NJ*

ATM/Debit Cards

Once you receive your new Somerset Regal Bank ATM/Debit Card, please:

Activate your card. Call 1-800-992-3808 and follow the instructions.

Between now and March 15, 2024 continue using your existing Regal Bank debit card.

Your new Somerset Regal Bank debit card will be available for use beginning at 3:00 pm on March 15, 2024.

Your existing Regal Bank debit card may be used thru March 17, 2024.

Effective March 18, 2024 you should discontinue use of your existing Regal Bank Debit Card and begin using your new Somerset Regal Bank debit card. Once you activate and begin using your new card you should destroy your current Regal Bank Debit Card.

Notify payees of your new card number on March 18, 2024 so that any recurring payments you may have established will continue as scheduled.

If you do not receive your new Somerset Regal Bank Debit Card by March 8, 2024, call customer service at 732-560-1700.

Online Banking Services

Regal Bank Online and Mobile Banking will be available full service until 4:00 pm on Friday March 15. Please conduct all important transactions prior to this time.

Somerset Regal Bank Online and Mobile Banking will be available at 9:00 am on Monday March 18 at somersetregalbank.com. If you have the Regal Bank website bookmarked, you will be redirected to somersetregalbank.com.

Your consumer online banking Access ID will not change. However, consumer online banking customers will be required to re-enroll in Multi Factor authentication and re-establish security questions and answers. Acceptance of Somerset Regal Bank's online Banking Agreement will be required with initial log in.

Regal Bank Business Online and Mobile Banking will be available until 4:00 pm on Friday March 15. Please conduct all important transactions prior to this time.

ACH transactions must be entered no later than 4:00 pm on Wednesday March 13, 2024.

Business Online Banking customers will be receiving a separate communication outlining the migration of their Business

Online Banking account and related services to Somerset Regal Bank's Business Online Banking application.

Your Bill Pay information will be automatically converted including history, payees, recurring payments, and future date payments.

Note: *Bill payment transactions may be entered up until 3:00 pm on March 14, 2024. Access to Consumer Bill Payment will be unavailable from March 15, 2024 thru 9:00 am on March 18, 2024. Access to Business Bill Payment will be unavailable from March 15, 2024 thru March 19, 2024.*

Zelle enrollment will not be converted. You can re-enroll for Zelle in Consumer Online Banking Bill Payment on or after March 18, 2024.

eStatements from Regal bank will no longer be available after 4:00 pm on Friday March 15 and should be downloaded prior to this date if you wish to retain them. eStatement enrollment will not be converted and you will need to re-enroll in eStatements on March 18.

IMPORTANT INFORMATION

Account Numbers

The account number for the following account types will not change and you may continue to use existing Regal Bank checks and deposit tickets.

Checking Accounts
Savings Accounts
Money Market Accounts
Certificates of Deposit
Holiday Clubs

Checks and Deposit Slips

You may continue to use your existing supply of Regal Bank checks and deposit slips. When it is time to re-order checks, please contact your local branch to place your re-order so that we may order your Somerset Regal Bank checks from our check vendor.

If you order checks from a third party directly, please contact your local branch to obtain a SPEC sheet when it comes time to order new checks.

Account Options

We have selected the Somerset Regal Bank account that most closely matches your current account. In some cases, the new account may have different features which we outline for you in this package. If you prefer a product that better fits your needs, we will be happy to assist you with reviewing all your options and can help you change accounts quickly and easily. Stop by any of our branch locations, call your local branch or call customer service after March 18 with any questions.

Account Statements

You will receive a final statement from Regal Bank as of March 15, 2024. If applicable, accrued interest will be paid to your Checking or Savings Account and service charges will be waived. The monthly service charge on all consumer and business checking accounts will be waived for the first 2 statement cycles.

Debit Card

You will be receiving a new Somerset Regal Bank Visa Debit Card in the mail. Your new card is anticipated to arrive the week of February 26, 2024.

Your new card will not be available for use until 3:00 pm on March 15, 2024. You should continue to use your existing Regal Bank Debit Card until this time.

The following is important information regarding the use of your cards between now and March 18, 2024.

- Your new card can be activated at anytime upon receipt. To activate your card and select a PIN, simply call 800-992-3808 from your home or mobile telephone number. You should have your new card available when making this call.
- Between now and March 15, 2024 continue using your existing Regal Bank debit card.
- Your new Somerset Regal Bank debit card will be available for use beginning at 3:00 pm on March 15, 2024.
- Your existing Regal Bank debit card may be used thru March 17, 2024.
- Effective March 18, 2024 you should discontinue use of your existing Regal Bank Debit Card and begin using your new Somerset Regal Bank debit card. Once you activate and begin using your new card you should destroy your current Regal Bank Debit Card.

- Notify payees of your new card number on March 18, 2024 so that any recurring payments you may have established will continue as scheduled.

Your new card allows for daily ATM withdrawals of up to $700.00 per day and Purchases of up to $2,500.00 per day.

In addition, you may use your card at any ATM and we will automatically refund any surcharges that may be accessed.

Effective March 18, 2024 you may take advantage of the My Cards feature in the Somerset Regal Mobile Banking App to manage and monitor your card activity. The My Cards feature allows you to:

- Instantly lock and unlock your card. You decide when, where and how you want your Check Card to be used.
- Set and remove spending limits. This is a great way to stay within your budget!
- Set transaction controls. Specify where transactions are allowed. Specify the type of merchant that is acceptable for card use—such as gas stations, travel, restaurants, home improvement stores and more.
- Receive real-time card purchase alerts. Monitor transactions to know when and where your card is being used.
- Review your card activity.
- Limit your card transactions to a certain geographic area.

ATM Terminals

ATM terminals will be converting to Somerset Regal Bank between March 15, 2024 and March 18, 2024. The ATM terminal at your local branch may be unavailable for a period of time during this transition. In the event you need to use a non-Somerset Regal Bank ATM during conversion weekend, and you use your new Somerset Regal Bank debit card to process the transaction, we will automatically rebate any surcharges incurred.

Branch Offices

All Regal Bank branches will close at 3:00 pm on Friday March 15 and will reopen as Somerset Regal Bank on Monday March 18 at 9:00 am.

Note: *The Regal Bank Somerville Branch will be consolidated into Somerset Regal Bank's Somerville Branch located at 64 West End Avenue; Somerville NJ*

Certificates of Deposit and IRA's

There will be no change to your account number, interest rate, maturity date or any other terms of your CD/IRA account.

Commercial Loans and Lines of Credit

None of the terms of your commercial loan and/or line of credit will change. Your loan account number will not change and any automatic deductions for loan payments on your loan will continue without disruption. You will be able to make loan payments at any branch office or by mailing them to Somerset Regal Bank; 570 West Mount Pleasant Avenue; Livingston NJ 07039. All loan payments should be made payable to Somerset Regal Bank beginning March 18, 2024.

Consumer Loans and Lines of Credit

The terms of your consumer loan and/or line of credit will NOT change. Any automatic deductions for loan payments on your loan will continue without disruption. You will be able to make loans payments at any branch office, through online banking if you maintain a deposit account with the Bank or mailing them to Somerset Regal Bank; 220 West Union Avenue; Bound Brook NJ

08805. All loan payments should be made payable to Somerset Regal Bank beginning March 18, 2024.

Your loan account number account number is being changed; you will receive a separate communication noting your new account number. While your account number will be changing, you may continue to use your existing supply of Home Equity Line of Credit checks.

Direct Deposit

Direct deposit transactions such as your payroll or social security check will automatically convert to Somerset Regal Bank.

eStatements

Regal Bank eStatements will no longer be available after 4:00 pm on Friday March 15 and should be downloaded prior to this date. eStatements will not be converted and you will need to re-enroll for eStatements in Online Banking by selecting the Documents button when viewing account details in Online Banking.

Landlord Tenant Accounts

Landlord Tenant Accounts will convert to Somerset Regal Bank. Regal Bank Landlord Tenant Account customers will be contacted directly prior to conversion.

Online Banking Services

Regal Bank's Online Banking Services will be converted to Somerset Regal Bank.

Remote Deposit Capture

Remote Deposit Capture will be converting to Somerset Regal Bank. Remote Deposit Customers will be contacted prior to conversion with instructions to migrate from the Regal Bank remote deposit application to the Somerset Regal Bank remote deposit capture product.

Safe Deposit Box

Safe Deposit Boxes will be unavailable from 3:00 pm on Friday March 15 until the Bank reopens on Monday March 18.

Note: *Safe Deposit Boxes at the Somerville Branch must be closed before March 15, 2024.*

Telephone Banking

Somerset Regal Bank's Telephone Banking number is 1-800-420-1220. When you call, you will be prompted to enter your Account Number and use the last 4 digits of your social security number as the temporary PIN. You will be prompted to change your telephone banking PIN the first time you call telephone banking.

Wire Transfers

All incoming wire transfers should be sent directly to Somerset Regal Bank and customers should instruct the sender to update the routing number to 221270211.

SOMERSET REGAL BANK

PRODUCT CONVERSION GUIDE

Consumer Product Conversion Guide

REGAL BANK	SOMERSET REGAL BANK	SEE PAGE
Free Basic Checking	Regular Checking	9
Student Checking	Regular Checking	9
Trust Account	Regular Checking	9
NJ Consumer Checking	NJ Consumer Checking	9
Senior Checking	50 Plus with Interest Checking	9
NOW Checking	Interest Checking	9
Money Market Account	Money Market Checking	10
Premium Money Market Checking	Money Market Checking	10
Money Market Checking Consumer	Money Market Checking	10
Regal Money Market Personal	Premium Money Market	10
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Special Personal Statement Savings	Statement Savings	10
Premium Personal Statement Savings	Statement Savings	10
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Passbook Savings	Passbook Savings	11
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Business Product Conversion Guide

REGAL BANK	SOMERSET REGAL BANK	SEE PAGE
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Municipality Interest Checking	Municipal Checking	13
IOLTA	IOLTA Checking	13
Business Interest Checking	Business NOW	13
Business Money Market Checking	Money Market Account	13
Money Market Checking Commercial	Money Market Account	13
Business Money Market Checking	Money Market Account	13
Regal Money Market Business	Premium Money Market	13
Business Statement Savings	Statement Savings	13
Commercial Statement Savings	Statement Savings	13

CONSUMER PRODUCTS AND SERVICES

These are the Somerset Regal Bank products your Regal Bank accounts will be moving to effective Monday March 18, 2024. All the terms and conditions of your new account are included here, and include your new minimum balance requirements and monthly service charges. Refer to the Account Information Summary in the cover letter to this booklet or the Product Conversion Guide on page 5 if you are not sure which account your current account will be moving to.

Regular Checking (replaces Free Basic Checking, Student Checking and Trust Account Checking)

There is no minimum balance required on this account. There is no monthly service charge on this account. There are no transaction limitations on this account. A $50.00 minimum deposit is required to open this account.

50 Plus with Interest Checking (replaces Senior Checking)

This account is available to customers 50 years of age or older.

This is a variable rate account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account. Interest will be compounded daily and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit noncash items (for example, checks). There are no transaction limitations on this account. A $50.00 minimum deposit is required to open this account.

Interest Checking (replaces NOW Checking)

This is a variable rate account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account. Interest will be compounded daily and will be credited to your account monthly. You must deposit $50.00 to open this account. A service charge of $10.00 will be imposed every statement cycle if the daily balance in the account falls below $500.00 any day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit noncash items (for example, checks). There are no transaction limitations on this account.

NJ Consumer Checking (replaces NJ Consumer Checking)

You must deposit $50.00 to open this account. You must maintain a minimum daily balance of $1.00. If you do not maintain the $1.00 minimum daily balance requirement your account will be closed. There is a $3.00 service charge per monthly statement cycle. The first 8 checks paid

per monthly statement cycle are at no charge. Checks paid in excess of 8 per monthly statement cycle are charged $0.50 per check paid. There are no transaction limitations on this account.

Money Market Checking (replaces Money Market Account, Premium MMA, MMA Consumer)

This is a variable rate account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account. Interest will be compounded daily and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest. You must deposit $2,500.00 to open this account. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

Premium Money Market (replaces Regal MMA Personal)

This is a variable rate account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account. Interest will be compounded daily and will be credited to your account monthly. You must deposit $5,000.00 to open this account. You must maintain a minimum daily balance of $5,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

Statement Savings (replaces Statement Savings, Special Personal Statement Savings, Premium Personal Statement Savings, Consumer Statement Savings)

This is a variable rate account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account. Interest will be compounded daily and will be credited to your account monthly. You must deposit $10.00 to open this account. You must maintain a minimum daily balance of $50.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

Passbook Savings (replaces Passbook Savings, Student Passbook, Consumer Passbook)

This is a variable rate account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account. Interest will be compounded daily and will be credited to your account monthly. You must deposit $10.00 to open this account. You must maintain a minimum daily balance of $50.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

Holiday Club (replaces Holiday Club)

The interest rate on this account is fixed for the club period. Interest will be compounded daily and will be credited to your account annually. Clubs can be opened in denominations of $5.00, $10.00, $20.00, $30.00 or $50.00. You must deposit at least the club denomination amount selected to open the account. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit noncash items (for example, checks). You may make a total of 50 deposits to the account in increments of the Club denomination. Partial withdrawals are not permitted from club accounts. You may withdraw the full balance and close the account prior to the end of the club period. The Club year runs for fifty (50) consecutive weeks based on dates established annually by the Bank and is considered matured at the end of the 50-week club period. This account will not renew automatically at the end of the club period and interest will not be paid after the end of the club period. You will be mailed a check for principal and any interest earned approximately two weeks after the end of the club period.

Certificates of Deposit

All certificates of deposit will transition to your current terms through their current maturity date.

Consumer Online Banking Services

Our Online Banking is easy to use, secure and offers 24x7 access to:

- Check Your Account Balance
- Transfer funds between accounts
- Review account history
- View check images
- Receive eStatements
- Set up alerts to monitor your account activity
- Initiate stop payment requests
- Get 24/7 access to your credit score with CreditSense. Access your credit score, full credit report, credit monitoring, get financial tips, and education. All of this without impacting your credit score.

SOMERSET REGAL BANK

Bill Pay helps you easily manage your bills:

- Pay bills online
- Receive bills electronically with eBills
- Set-up email alerts to notify you when a bill arrives or when a payment is made
- Setup automatic payments

Mobile Banking offers an easy and secure access to:

- View account balances and transaction history
- Transfer money between accounts
- Deposit checks from your smartphone using our Mobile Check Deposit
- Pay bills from accounts using Bill Pay
- Find nearby branches and ATMs based on your current location
- Pay people directly from your smartphone using Zelle®
- Manage your Somerset Regal Bank debit card usage and spending 24/7

BUSINESS PRODUCTS AND SERVICES

These are the Somerset Regal Bank products your Regal Bank accounts will be moving to effective Monday March 18, 2024. All of the terms and conditions of your new account are included here.

Business Checking

Minimum Balance of $100.00 to open account

No minimum balance requirement

No monthly Service Charge

Municipal Checking

This account is available to municipalities.

No minimum balance requirement

No monthly Service Charge

Earn a variable rate of interest that is compounded daily and credited to account monthly.

IOLTA Checking

Somerset Regal Bank is listed as an approved IOLTA Bank with the New Jersey Bar Association

No minimum balance requirement

No monthly Service Charge

Interest earned is automatically remitted to the New Jersey IOLTA fund.

Business Now

This account is being offered to existing Regal Bank accountholders who have an existing Business Int Checking with Regal Bank and is not offered as a new account option.

No minimum balance requirement

No monthly Service Charge

Earn a variable rate of interest that is compounded daily and credited to account monthly.

Money Market Account

Minimum Opening Balance $2,500.00

No minimum balance requirement

No monthly Service Charge

Earn a variable rate of interest that is compounded daily and credited to account monthly.

Premium Money Market

Minimum Opening Balance $5,000.00

No minimum balance requirement

No monthly Service Charge

Earn a variable rate of interest on balances of $5,000.00 or more that is compounded daily and credited to account monthly.

Statement Savings

Minimum Opening Balance $10.00

No minimum balance requirement

No monthly Service Charge

Earn a variable rate of interest on balances of $50.00 or more that is compounded daily and credited to account monthly.

SOMERSET REGAL BANK

PRIVACY POLICY

FACTS	WHAT DOES SOMERSET REGAL BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and Account balances • Transaction history and Account transactions • Income and Employment information When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Somerset Regal Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Somerset Regal Bank share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	**Call 732-560-1700**	

WHAT WE DO	
How does Somerset Regal Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Somerset Regal Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or Apply for a loan • Make deposits or withdrawals from your account or Provide employment information • Give us your wage statements We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include Somerset Consumer Service Corporation*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Somerset Regal Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Somerset Regal Bank does not jointly market.*

SOMERSET REGAL BANK

OFFICE LOCATIONS



Corporate Headquarters

220 West Union Avenue
Bound Brook NJ 08805
732-560-1700

Mortgage and Consumer Lending Center

220 West Union Avenue
Bound Brook NJ 08805
732-560-1700

Neil Viotto
Senior Vice President
Senior Mortgage Lending Officer

Daniel Iannucci
Vice President
Originations Manager

Commercial Lending Center

570 West Mount Pleasant Avenue
Livingston, NJ 07039
973-716-0600

David Orbach
Executive Vice Chairman

James Castelletti
Senior Vice President
Senior Commercial Lending Officer

SBA Lending Center

464B Elizabeth Avenue
Somerset, NJ 08873
732-560-0004

Paula Gambino
Senior Vice President
Director SBA Lending

Branch Offices

Bound Brook
220 West Union Avenue
Bound Brook NJ 08805
732-560-1700

Monica Perry
Assistant Vice President
Branch Manager

Flemington
141 Broad Street
Flemington NJ 08822
908-782-4737

Gemma Truskiewicz
Assistant Treasurer
Branch Manager

Florham Park
30 Columbia Turnpike
Florham Park, NJ 07932
973-210-4115

Halina Qasem
Branch Manager

Livingston
570 West Mount Pleasant Avenue
Livingston, NJ 07039
973-716-0600

Christina Slater
Vice President
Regional Manager

Livingston
66 West Mount Pleasant Avenue
Livingston, NJ 07039
973-577-7161

Luis Cruz
Assistant Treasurer
Branch Manager

Manville
41 South Main Street
Manville NJ 08835
908-722-0265

Ulysses Velez
Assistant Treasurer
Regional Manager

Middlesex
1305 Bound Brook Road
Middlesex NJ 08846
732-356-2431

Ulysses Velez
Assistant Treasurer
Regional Manager

Millburn
290 Millburn Avenue
Millburn, NJ 07041
973-671-1666

Christina Slater
Vice President
Regional Manager

Raritan
802 Somerset Street
Raritan NJ 08805
908-725-9150

Lisa Escott
Assistant Treasurer
Branch Manager

Roseland
180 Eagle Rock Avenue
Roseland, NJ 07068
973-228-3951

William Johnson
Assistant Vice President
Branch Manager

Somerset
464B Elizabeth Avenue
Somerset, NJ 08873
732-805-3901

Sharon Castillo
Assistant Vice President
Branch Manager

Somerville
64 West End Avenue
Somerville NJ 08876
908-725-1957

Cheryl Ippich
Assistant Treasurer
Branch Manager

Springfield
899 Mountain Avenue
Springfield, NJ 07081
973-671-1086

Ronald Hutchison
Assistant Vice President
Branch Manager

West Orange
641 Eagle Rock Avenue
West Orange, NJ 07052
973-419-5008

William Johnson
Assistant Vice President
Branch Manager

Whitehouse
410 Route 22 West
Whitehouse Station, NJ 08889
908-534-4167

Nahomy Madrigal
Assistant Treasurer
Branch Manager

SOMERSET REGAL BANK

EXPERIENCE YOU CAN BANK ON

Member FDIC

somersetregalbank.com

EQUAL HOUSING LENDER