



Sussex Bank
Closer to our customers

Merger Guide

Letter from the President & CEO

Dear Valued Client,

You are at the center of everything we do at Sussex Bank, and we are excited to announce that our partnership with Community Bank of Bergen County, NJ (CBBC), was specifically designed to benefit you.

It was very important to us that we find the right bank to merge with, and we found that in CBBC. Not only are they a like-minded bank – one that values the customer experience and the community it serves – but similar to us, they understand that our business hinges on the ability to cultivate genuine relationships with our customers and to earn the trust and respect of *you*.

We are excited to share that this merger will result in significant enhancements – the convenience of expanded branch locations throughout New Jersey and parts of New York, new digital capabilities and increased access to new products and services. We look forward to sharing these enhancements with you shortly. In the interim, we wanted to provide you with important conversion dates and details which you can find enclosed in this Merger Guide.

We truly believe that there's no better time than now to be a Sussex Bank customer, and we look forward to providing you with an even better banking experience.



A handwritten signature in black ink that reads "Anthony Labozzetta". The signature is fluid and cursive, written in a professional style.

Anthony Labozzetta
President & CEO

Important Conversion Dates

All dates listed below impact Community Bank of Bergen County (CBBC) customers *only*. Existing Sussex Bank customers will not be impacted by the conversion process.

- **Friday, March 23** – All Pop Money payments should be completed by March 22. All Pop Money payments dated March 23 or later will be cancelled. You can continue to send payments via Sussex Bank’s online banking as of March 26, but you will have to set up your contacts as they will not transfer over.
- **Friday, March 23-Monday, March 26** – There will be disruptions in the following services from **4:00 PM** on March 23 until **8:00 AM** on March 26
 - Retail Online Banking will be in inquiry only mode, which does not allow for transactions (i.e., transfers).
 - Business Online Banking will not be available.
 - Bill Pay services (including Pop Money) will not be available.
 - Mobile App will not be available.
 - Telephone Banking will be in inquiry only mode, which does not allow for transactions (i.e., transfers), only access to balances.
- **Saturday, March 24** – All CBBC branch locations will be closed at 12:00 PM.
- **Sunday, March 25** – All CBBC branch locations will be closed.
- **Monday, March 26, at 8:00 AM**
 - All Retail Online Banking (ROB)/Business Online Banking (BOB) will be accessible via Sussex Bank Log On (www.sussexbank.com), but you may experience intermittent disruptions throughout the day.
 - Sussex Bank mobile app available for download to gain access to Mobile Banking (iPhone/Android).

How will this affect you?

Our systems will convert over the weekend of March 24-25, 2018. Our team will be available to guide you through every step of the process. Please note that the conversion process only affects our CBBC customers. If you need assistance, please contact your local branch.

Online Banking

Consumer Online Banking

After 4:00 PM on Friday, March 23, Consumer Online Banking will be in inquiry only mode until 8:00 AM Monday, March 26. This means you will **NOT** be able to process any transfers, process any bill payments, etc. On Monday, March 26, you will be able to access your account(s) from Sussex Bank's website. To access, visit www.sussexbank.com, choose online banking from the drop down box and enter your user ID and password in the log in box on the left-hand side. Once you log in, you will be prompted to accept Sussex Bank's terms and conditions.

Business Online Banking

On March 23, at 4:00 PM, CBBC's Business Online Banking platform will no longer be available. On March 26, at 8:00 AM, you will be able to access your account(s) from Sussex Bank's website. To access, visit www.sussexbank.com, choose business online banking from the drop down box and enter your user ID and password in the log in box on the left-hand side. Once you log in, you will be prompted to accept Sussex Bank's terms and conditions.

While there are minimal changes to your online banking account, you will now have access to sending secure email directly to us.

External Online Banking Transfers

All recurring transfers will need to be rescheduled in Sussex Bank's online banking as of March 26. Please be sure to copy down your current transfers to ensure a smooth transition. After Friday, March 23, at 4:00 PM, you will not be able to access this information.

Bill Pay

Once enrolled in Sussex Bank's Online Banking, you will automatically have access to Bill Pay. Your settings and payees from the CBBC platform will automatically transfer over. You will now have the ability to process a same day payment directly through bill pay. For your convenience, your routing number for all payments will automatically be updated to Sussex Bank's routing number **021206249**.

Mobile App

On March 23, at 4:00 PM, CBBC's mobile app will be no longer be available. On March 26, you will first need to log into online banking via computer. You will need to delete CBBC's app, download Sussex Bank's free mobile app from the Google Play or Apple App Store and sign in to re-establish mobile access. For your convenience, a new feature of the mobile app will be automatic access to Mobile Deposit Capture.

Mobile Alerts

All mobile alerts will need to be re-established in Sussex Bank's online banking as of March 26. To re-establish your alerts, go to www.sussexbank.com, log into online banking, click on "Profile" at the top of the screen, and click on "Enroll" in the Mobile Banking section.

How will this affect you?

Pop Money

All Pop Money contacts will need to be re-entered into Sussex Bank's online banking as of March 26.

Please be sure to copy down your current contacts to ensure a smooth transition. All Pop Money payments should be completed by March 22. Pop Money payments dated March 23 or later will be cancelled. You can continue to send payments via Sussex Bank's online banking as of March 26.

Other Services

Direct Deposit/Automatic Payments

If you are enrolled in Direct Deposit or automatic payments, your transactions will continue to post as normal; however, we request that you update your routing number to Sussex Bank's routing number: **021206249**.

Checks

You can continue to use CBBC checks after the conversion. Once you run out of your existing supply, you can order additional checks through any existing CBBC or Sussex Bank branch.

ATMs

All CBBC ATMs will be available for cash withdrawals during conversion weekend.

Telephone Banking

Telephone Banking will be in inquiry only mode as of Friday, March 24 at 4:00 PM. On Monday, March 26, at 9:00 AM, you will be able to access Sussex Bank's telephone banking service using your existing PIN and by dialing (800) 511-9900. Your password will remain the same 4-digit PIN you previously created.

Account Numbers

Your account numbers will remain the same unless you have received previous communication from us.

Certificates of Deposit & IRAs

There will be no change to your account number, interest rate, maturity date or any other terms of your CD/IRA unless you have received previous communication from us.

Statements

You will receive two sets of statements during the month of March. The first set will be from CBBC that will reflect activity up to March 23. The second set will be from Sussex Bank. This statement will be sent according to your existing statement cycle and will also include activity from March 24-March 31.

E-Statements

If you currently receive E-Statements, you will continue to receive them from Sussex Bank. Online banking customers will now have access to 18 months versus 13 months of past statements.

End of Day Cut-off Time

End of day cut off times for in branch deposits will be extended to the time the branch closes. End of day cut off times for all other methods of deposits (i.e., online banking transfers, mobile capture deposits, etc.) will remain the same.

Debit Card/ATM Card

Until further notice, your current debit or ATM card will continue to work. Later this year, you will receive a new debit card that is EMV chip enabled which will provide higher security/protection.

How will this affect you?

TCM Credit Cards

CBBC Credit Cards will remain active. When your card expires, you will receive a new credit card with new branding.

Office Hours

Other than conversion weekend (see page 3), all CBBC and Sussex Bank branch hours will remain the same.

Phone Lines

Currently, all existing CBBC phone numbers will remain active.

Loan Customer Impacts

Mortgage Loans

Escrow analysis processing will take place in August 2018 instead of October 2018.

Loan Payments

All loan payments after March 26, 2018 should be sent to Sussex Bank, P.O. Box 353, Franklin, NJ 07416. In addition to Sussex Bank branches, existing CBBC branches will continue to accept your payments.

**Have a merger related inquiry or experiencing technical difficulties?
We are here to help you! Call your nearest Community Bank of
Bergen County branch for assistance (*see page 7 for contact
information*).**

Locations

New Jersey Branches

Sussex County

Andover

165 Main Street
Andover, NJ 07821
P: 973-786-5150

Augusta

100 Route 206
Augusta, NJ 07822
P: 973-940-7950

Franklin

PO Box 353
390 Route 23
Franklin, NJ 07416
P: 973-827-2404

Montague

266 Clove Road
Montague, NJ 07827
P: 973-293-3488

Newton

15 Trinity Street
Newton, NJ 07860
P: 973-383-2211

Sparta

33 Main Street
Sparta, NJ 07871
P: 973-729-7223

Vernon

7 Church Street
Vernon, NJ 07462
P: 973-764-6175

Wantage

378 Route 23 South
Wantage, NJ 07461
P: 973-875-9957

Bergen County

Fair Lawn

12-79 River Road
Fair Lawn, NJ 07410
P: 201-791-0101

Maywood

125 W. Pleasant Avenue
Maywood, NJ 07607
P: 201-587-1221

Oradell

296 Kinderkamack Road
Oradell, NJ 07649
P: 201-225-8650

Rochelle Park

210 Rochelle Avenue
Rochelle Park, NJ 07662
P: 201-843-2300

Morris County

Heath Village*

430 Schooley's Mtn. Road
Hackettstown, NJ 07840
P: 908-645-0398
**For residents only*

New York Locations

NY Metro

Astoria

28-21 Astoria Blvd.
Astoria, NY 11102
P: 347-472-1727

Corporate Offices

Rockaway

100 Enterprise Drive
Suite 700
Rockaway, NJ 07866
P: 844-256-7328

Rochelle Park

18 Railroad Avenue
Rochelle Park, NJ 07662
P: 201-587-1223
*Operations Center

Tri-State Insurance Agency, Inc.

96 Route 206
PO Box 4
Augusta, NJ 07822
P: 973-579-6776



Sussex Bank | 100 Enterprise Drive | Suite 700 | Rockaway, New Jersey 07866