



PEAPACK-GLADSTONE FINANCIAL CORPORATION

Our Disciplined Approach Since 1921



2018 ANNUAL REPORT

SINCE 1921:

A high-performing boutique bank, leaders in wealth, lending and deposit solutions, known nationally for unparalleled client service, integrity and trust.



OUR CORE PRINCIPLES:

PROFESSIONALISM

CLIENTS FIRST

COMPETE TO WIN

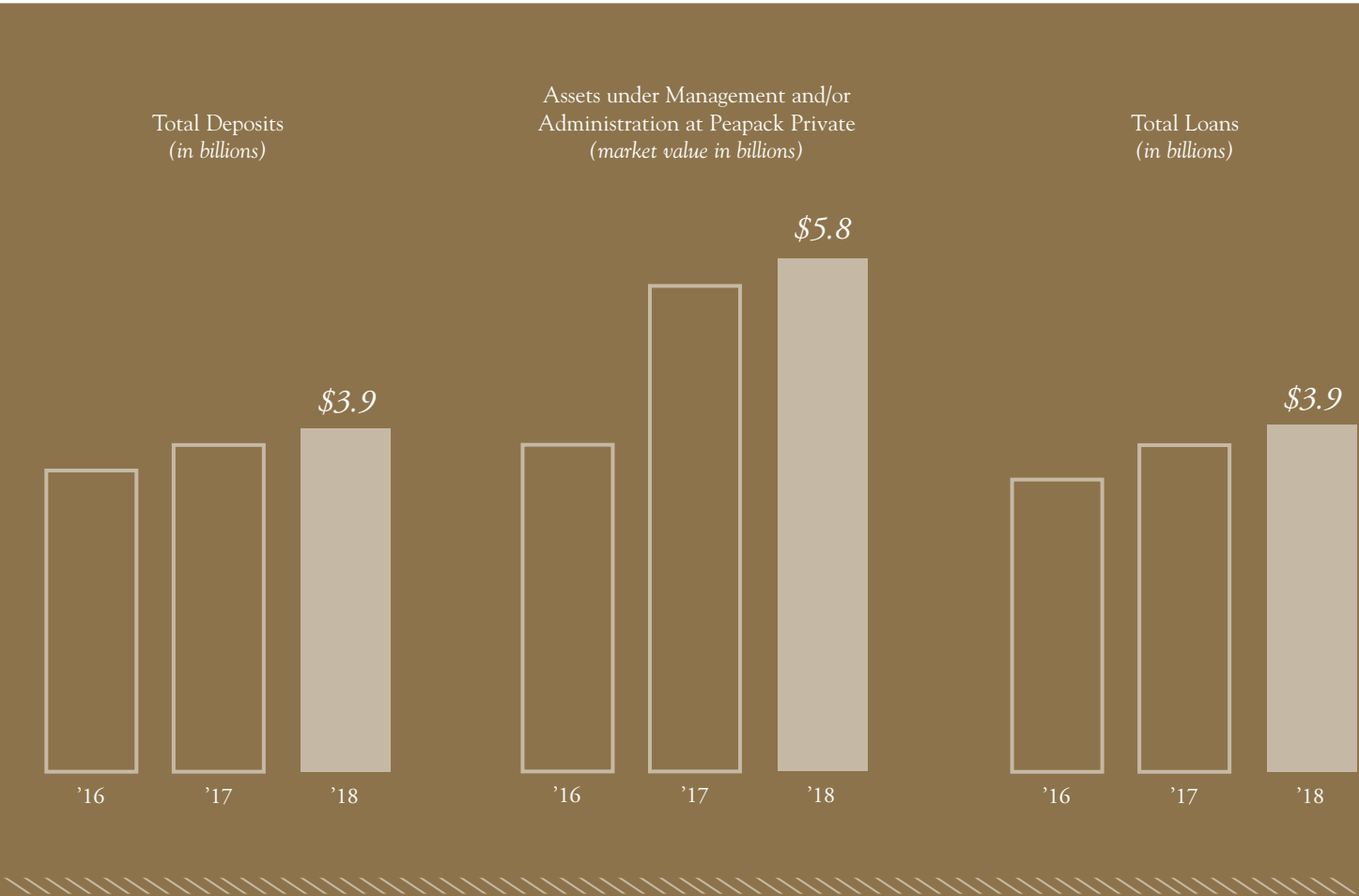
INVESTED IN OUR COMMUNITY

ONE TEAM

FINANCIAL HIGHLIGHTS:

(In thousands, except per share data)

Selected Year-End Data:	2018	2017	2016
Pre-Tax Income	\$ 57,720	\$ 54,307	\$ 42,741
Net Income	44,170	36,497	26,477
Total Assets	4,617,858	4,260,547	3,878,633
Total Deposits	3,895,340	3,698,354	3,411,837
Total Investment Securities	377,936	327,633	305,388
Total Loans	3,933,049	3,705,611	3,313,732
Total Shareholders' Equity	469,013	403,678	324,210
Assets under Management and/or Administration at Peapack Private Wealth Management (Market Value)	\$5.8 billion	\$5.5 billion	\$3.7 billion
Per Common Share:			
Earnings—Basic	\$ 2.33	\$ 2.07	\$ 1.62
Earnings—Diluted	2.31	2.03	1.60
Book Value	24.25	21.68	18.79
Financial Ratios:			
Net Interest Margin	2.75%	2.80%	2.74%
Return on Average Assets	1.02	0.89	0.72
Return on Average Common Equity	10.13	10.12	8.92
Regulatory Capital Ratios:			
Total Capital to Risk-Weighted Assets	15.03%	14.84%	13.25%
Tier 1 Capital to Risk-Weighted Assets	11.76	11.31	10.60
Common Equity Tier 1 Capital to Risk-Weighted Assets	11.76	11.31	10.60
Tier 1 Capital to Average Assets	9.82	9.04	8.35



A MESSAGE FROM THE

PRESIDENT AND CHIEF
EXECUTIVE OFFICER

On behalf of the talented and hard-working employees of Peapack-Gladstone Bank, I am happy to report yet another year of record performance for our company. We reported net income of \$44.2 million–\$45.3 million on a core basis, resulting in a 24% increase year-over-year. And, we reported fully diluted earnings per share of \$2.31–\$2.37 on a core basis, resulting in a 17% increase compared to 2017. Notwithstanding this solid gain in profitability, our share price declined 28% to close at \$25.18 at year end. Our stock has recovered somewhat in early 2019, and we firmly believe that with patience and discipline, we will deliver superior shareholder value over time.

Our company ended the year with total core revenues of \$161 million, loan outstandings of \$3.9 billion, deposits totaling \$3.9 billion, and total capital of \$469 million. Every one of these measures was a record level of achievement. Commercial and Industrial (C&I) loans, including equipment finance, grew by 46% or \$440 million to \$1.4 billion, deposits grew by \$197 million or 5%, wealth management fees grew by \$10.1 million or 43%, and our net income has grown at a compounded annual rate of 30% since the launch of our strategy, *Expanding Our Reach*, in 2012.

Much of our growth in profitability has been the result of the “scale” we have built in both our commercial banking business and in our wealth management division. We believe these core businesses, that will serve as the foundation of our future growth, present great opportunity as a niche player in the New York metropolitan market. Both businesses are built on providing sound, unbiased advice that leverages people and relationships, supported by technology, and our team consistently delivers a differentiated level of service. At Peapack-Gladstone Bank, we empower our employees to act in the best interest of our clients with no proprietary products and no bias. This approach has enabled us to attract a significant number of high performing professionals from large institutions where employees feel less valued. Our focus on the metropolitan New York market provides us with great talent and ample opportunity to deliver attractive shareholder returns.

MARKET CONDITIONS TIGHTENED IN 2018

Net interest margin compression, the difference between what we pay for deposits and what we charge for loans, really began to tighten in 2018. The Federal Reserve increased short-term rates by 1% during the year and many depositors, who had been receiving virtually no interest on their deposits over the last several years, began to focus more on receiving higher returns. Rates increased dramatically over the year and we, as did all banks, needed to respond. In addition to dealing with higher short-term rates, the reversal of Quantitative Easing (QE) stimulus programs implemented during the financial crisis began the process of shrinking the money supply. Over the next few years, the U.S. Treasury expects to reduce the money supply by \$1.5 trillion. Both actions by the government will impact interest rates over time and challenge us to carefully manage our balance sheet, capital, and operating costs. Deposits are an essential element to generating loans, and we remain focused on attracting deposits.

On the wealth management front, the stock market experienced its worst December performance in nearly 50 years. While we have seen some recovery in early 2019, higher levels of volatility are anticipated this year as we believe we are moving closer to the completion of what has become the longest economic expansion in history.

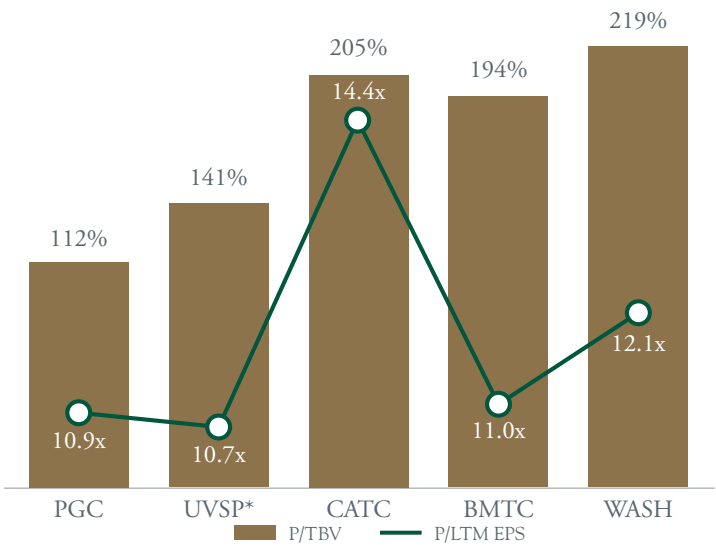
All of these market conditions cause us to be more cautious and disciplined as we focus on the next few years.

CORE FEE INCOME GREW 32% IN 2018 TO 28% OF
TOTAL REVENUE

We grew fee income across the board in 2018, with wealth management fee income experiencing the largest gain. Wealth management fees were up \$10.1 million or 43% year-over-year and now contribute 21% of total revenue for our company. Our two to three-year plan is to grow total fee income to 35%–45% of our total bank revenues, with wealth management making up the vast majority. This level of revenue diversification is consistent with the strategy we launched in 2012, and we feel relatively confident that we will meet this target.

OUR SHARES CONTINUE TO UNDERPERFORM COMPARED
TO ASPIRATIONAL WEALTH MANAGEMENT PEERS

The chart below compares our relative valuation to that of our aspirational wealth-based peers. While we have made considerable progress in closing the gap, we continue to believe we are undervalued. We have identified a group of banks with a wealth management focus that carry a premium valuation. As we continue to execute our plan, we believe we will achieve parity providing shareholders with an attractive share price.



Note: Pricing data as of December 31, 2018; financial data as reported for the twelve months ended December 31, 2018; Peers are not pro forma for pending or recently closed acquisitions.

*UVSP EPS excludes a charge to the provision for loan and lease losses which represented \$0.29 of diluted EPS; including this charge, UVSP P/EPS would be 12.5x.

Peers are UVSP—Univest Financial Corp.; CATC—Cambridge Bancorp; BMTC—Bryn Mawr Bank Corp; WASH—Washington Trust Bancorp.

Source: S&P Global Market Intelligence, company filings



Douglas L. Kennedy
President and Chief Executive Officer



The fact that our shares declined by 28% in 2018, while core earnings per share increased by 17%, illustrates a lack of correlation between our company’s performance and our share price on any given date. We are less concerned with irrational and volatile market behavior and remain singularly focused on executing our strategic plan. We know that over the medium to long term, the highest performing institutions deliver the highest shareholder return.

WEALTH MANAGEMENT HAD A TREMENDOUS YEAR DESPITE THE SELL-OFF IN Q4

Wealth management fees increased \$10.1 million or 43% in 2018. This growth reflects full year performance of Murphy Capital Management and Quadrant Capital Management, and solid new investment inflows of over \$400 million. Additionally, in September, we welcomed Lassus Wherley to the Peapack-Gladstone Bank family. Founded and led by Diahann Lassus and Clare Wherley, this women-owned firm brings with it extensive tax and financial planning expertise. We are currently formalizing plans to expand our financial planning capabilities company-wide. Lassus Wherley contributed four months of revenue to our 2018 total. As we have over the last few years, we will continue to pursue wealth management acquisition opportunities with firms that are culturally similar and that are additive and/or complementary to our company and consistent with our strategic vision.

In 2018, we created a comprehensive plan to integrate and unify our wealth business under a new brand—“Peapack Private.” This comprehensive plan includes streamlining and connecting our investing and research activities, building a common operating and technology framework, and as just mentioned, expanding our financial planning capabilities.

OUR PLATINUM SERVICE TEAM GREW AND CONTINUES TO EXCEED CLIENT EXPECTATIONS

In its second full year of operation, deposits managed by our Platinum Service Team grew by 65% or \$277 million to \$702 million in 2018. This team provides best-in-class banking services to businesses and our most affluent personal clients. The Platinum Service Team also serves as a training platform for our next generation of bankers. During the year, we launched a formal training program and have made plans to hire the next generation of bankers over the next three to five years.

RETAIL BANKING HAD ITS BEST YEAR EVER

Our Retail Banking team continued to focus on new client acquisitions through our high-touch model and innovative products. During the year, we grew deposits by \$197 million. We now have a comprehensive new business strategy for each of our growth markets. This approach places additional manpower and marketing resources in a thoughtful and focused manner. We recently tested this in one of our markets and generated significant new business as a result. To date, client retention has been very strong.

THE INFLECTION FROM MULTIFAMILY TO C&I LENDING GAINED CONSIDERABLE MOMENTUM

When we launched our strategy—*Expanding Our Reach*—six years ago, we communicated that we would fund the build-out of our wealth management and commercial lending businesses and make necessary investments in infrastructure, technology, and risk management by expanding our multifamily lending. Multifamily lending in greater New York has historically been a very safe asset class. Knowing that we could grow multifamily quickly and safely, we originated more than \$2 billion in loans with no material delinquencies or credit impairment issues.

\$4.62B
TOTAL ASSETS

\$3.90B
TOTAL DEPOSITS

\$469M
TOTAL CAPITAL





Multifamily lending provided us the revenue that enabled us to invest in and grow our wealth and commercial businesses. The plan was always to decrease our reliance on this asset class as our business grew. In 2018, C&I loans grew 46% or \$440 million while multifamily declined by 18% or \$251 million.

Since loan spreads are typically better for commercial loans, we took the opportunity to sell \$131 million of longer dated multifamily loans in Q4 2018. The portfolio we sold carried a coupon of 3.28%, which was replaced by shorter-maturity commercial loans with an average coupon of 4.78%. Being opportunistic like this enables us to create shareholder value.

Our commercial real estate business closed \$143 million in new loans in 2018. Virtually all of this loan volume was on a floating rate basis, which has helped us navigate rate increases. Clients looking for a fixed rate are accommodated through an interest rate swap arranged through a third party. This activity generated \$3.8 million in fee income in 2018—a record.

In addition, our Small Business Administration (SBA) business generated a record of \$1.6 million in fee income. SBA fees are generated by selling the government guaranteed portion of an SBA loan. Overall total fees from Swaps, SBA and residential mortgage sales totaled more than \$5.8 million in 2018, a 22% increase over 2017.

SUSTAINING OUR UNIQUE CULTURE IS AN IMPORTANT OBJECTIVE

From my perspective, our company’s culture is what makes us unique and special. As we grow, preserving our culture is a top priority.

In early 2018, we concluded an exhaustive search for a head of Human Resources. Brydget Falk-Drigan joined us from a large international financial service firm. Through her leadership, we now have a well-defined talent development program, we have created a formal

onboarding program, established a companywide culture committee, enhanced our internal process for communication, and expanded our recruiting capabilities. Each of these initiatives supports our culture as we continue to grow.

As evidence of our unique culture, in 2018 we were recognized by American Banker as one of the best banks to work for in the United States. We were the only New Jersey bank to receive this prestigious recognition. We believe having employees who love their job and the people they work with drives success. Our culture is what delivers a great experience for our clients who in turn reward us with their trust and ultimately their business. This is our formula for success.

OUR TEAM CONTINUES TO FOCUS ON THE CLIENT EXPERIENCE

Over the past two years, Bob Plante, our Chief Operating Officer, along with Kevin Runyon, our Chief Information Officer/Chief Digital Officer, have made significant strides in updating our technology and operations, with an eye toward enhancing the client experience. In 2018, we enhanced our data driven decision making and began focusing on digital, which will enhance the client experience and will help drive cost efficiencies. In addition, we successfully rolled out a comprehensive training platform, an enhanced escrow management system, an automated collateral tracking system, and have embarked on an effort to assess potential vendors for an automated commercial loan system. A thoughtful updated multi-year technology roadmap is being developed, and I expect that we will complete this assessment mid-2019. Technology has become an essential ingredient for our future success.

ANOTHER GREAT YEAR, AND WE REMAIN OPTIMISTIC ABOUT OUR FUTURE

We delivered strong results in 2018 and remain optimistic about what is to come. We are taking the necessary steps to thrive in the future. Through our recent growth, we have achieved scale and our unique

\$25.7M

NONPERFORMING ASSETS

\$44.17M

NET INCOME

\$2.31

EARNINGS PER SHARE





“In 2018, we were recognized by American Banker as one of the best banks to work for in the United States. We were the only New Jersey bank to receive this prestigious recognition.”



business model is delivering results. We have a great team, and we are winning our share of business in a very competitive market. Remaining disciplined will continue to deliver future profitability.

There are a number of factors that collectively will drive future increases in share price. First, we operate in three of the top ten most affluent markets in the United States. Second, our key growth businesses—wealth management and commercial banking—are businesses that have considerable scarcity value and barriers to entry, and thus supports a premium valuation. Third, our team has proven that we can drive organic growth and profitability. Fourth, our average deposits per branch now approach \$200 million; this provides us with a cost advantage relative to our competition. Fifth, we have a pristine balance sheet with a very strong credit quality. Sixth, we have an enviable capital position. Perhaps most important seventh, we have a tremendously experienced and high-performing team of professionals capable of taking our company to the next level.

In closing, I would like to thank our Chairman, Duff Meyercord, and our Board of Directors for their support and leadership over the past year. A special thanks to John Kissel and Jim Lamb for their service on our Board; both retired effective 01/31/2019. John and Jim have helped guide and strengthen our company, and our entire team is very thankful for their guidance and support.

In February 2019, we welcomed two new Directors to our Board—Peter Horst and Patrick Mullen. Both have unique skills that will help guide us through the next chapter in the execution of our strategic plan.

Peter Horst is a Fortune 500 Chief Marketing Officer with 30 years of marketing leadership across diverse industries in consumer and business products, services and technology for market leaders such as Capital One, General Mills, US West (Century Link), Hershey and Ameritrade. He is the founder of CMO, Inc., and serves as a consultant, author, speaker, board member and advisor to senior executives on marketing strategy, messaging and growth planning.

Patrick Mullen is a highly experienced financial services professional with a distinguished history of team building and effective relationship management. He is an accomplished and seasoned leader, who recently retired as the Director of Banking, State of New Jersey, for the New Jersey Department of Banking and Insurance, for which he worked over the past eight years. There, among other things, he was responsible for the examination and supervision of all state-chartered banks and credit unions and state-licensed non-bank financial institutions.

We welcome Peter and Patrick to the Peapack-Gladstone Bank family. Once again, many thanks to all of you for your continued support. We appreciate the trust and confidence that you have placed with us.



Douglas L. Kennedy
President & Chief Executive Officer

NOTE: Core earnings are explained in a non-GAAP table included in our 12/31/2018 Investor Presentation on page 35.

\$1.11B
LOANS CLOSED

\$5.83B
WEALTH MANAGEMENT
ASSETS UNDER ADMINISTRATION

\$3.93B
TOTAL LOANS
OUTSTANDING



SINCE 1921, WE HAVE PARTNERED WITH LOCAL BUSINESSES AND INSTITUTIONS TO HELP THEM SUCCEED.





Pictured: Eric J. Fuchs-Stengel, CEO of MEVO, a 2012 Honoree of the Russ Berrie Making a Difference Award, pictured here with his Fresh Roots MEVO farm manager Isabel Arrieche. Photography by Genevieve Huba.

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RUSSELL BERRIE FOUNDATION

“Our Foundation continues the work of Russ Berrie in supporting initiatives to improve and enrich the lives of residents of Northern New Jersey. It is important to us to partner with a financial institution that is as dedicated as we are to understanding the needs of the people who live, work and raise families in this community. Our committed, hard-working and caring bankers at Peapack-Gladstone Bank have proven to be experienced and knowledgeable partners in our efforts.”

ADAM HIRSCH, CPA, CHIEF OPERATING OFFICER AND CHIEF FINANCIAL OFFICER

The Russell Berrie Foundation identifies visionary leaders and institutions doing groundbreaking work and amplifies their impact by providing financial and strategic support. Their key program areas include strengthening community in New Jersey, diabetes care and research, interfaith bridge-building, and Israel’s cultural and economic vitality.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: LISA GALLO-CONKLIN
PEAPACK PRIVATE WEALTH PRIVATE BANKER: JOSEPH SERZAN

THE GOLD GROUP

“Peapack-Gladstone Bank financed two office properties for us in 2018, and we were extremely pleased with the outcomes. So much so that we are currently working on a third project with our banker. The dedicated service we receive and the integrity which Peapack-Gladstone Bank operates with is key and gives us the peace of mind we need to move forward with such large ventures.”

ABE AND FAIGY GOLDBERGER, FOUNDERS



Based in Monroe, NY, Abe and Faigy Goldberger, founders of The Gold Group, are real estate developers and investors who currently own multiple residential and retail properties in NY and NJ. In addition to their successful residential development projects, they have found significant success in commercial developments, including large shopping centers with highly visible and recognizable tenants.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: DEBORAH HEINS

TURPIN REALTORS

“For three generations my family has been proud to be the premier residential real estate firm in the region, and ever since my grandmother started our agency in 1960, Peapack-Gladstone Bank has been a part of our story. Through the years, PGB has provided a level of personalized service to my family with a friendliness that is reminiscent of a bygone era. Like us, however, the bank has also evolved to meet the needs of an ever more sophisticated clientele without sacrificing their commitment to relationships that has endeared them to so many over the years.”

JOHN D. TURPIN, PRESIDENT



Turpin Real Estate, north-central New Jersey’s premier independent real estate firm, has been representing fine properties for sale in the cities, villages and countryside west of Manhattan since 1960, currently with 100+ agents and five offices located throughout the region. Now in its third generation of family ownership, the brokerage is committed to transacting business with integrity and professionalism. The workplace culture values collegiality and collaboration, and the Turpin agents do too.

PEAPACK-GLADSTONE BANK RETAIL PRIVATE BANKER: MELISSA COLETTA



WAKEFERN FOOD CORP.

“Peapack-Gladstone Bank’s commitment to its clients is a value we share at Wakefern Food Corp., where we also believe strongly in providing top-notch service and support to our customers and retailer members. The bankers at Peapack-Gladstone Bank understand our business model and work closely with us to help achieve our goals. That kind of support is essential in a competitive world and allows us to help our members achieve their goals.”

KEN GROGAN, DIRECTOR OF TREASURY SERVICES

From a small, local cooperative that began with eight grocery store owners, Wakefern Food Corp. has grown into the largest retailer-owned cooperative in the United States. Founded in 1946, the cooperative comprises 50 members who today independently own and operate 354 supermarkets under the ShopRite, The Fresh Grocer, Price Rite Marketplace and Dearborn Market banners in New Jersey, New York, Connecticut, Pennsylvania, Maryland, Delaware, Massachusetts, Rhode Island, New Hampshire and Virginia. Together with its member companies, Wakefern employs more than 70,000 people, and is one of the largest employers in New Jersey. For more information, please visit www.wakefern.com.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: FRANK D'ALTO



RUTA SUPPLIES

“I must say, it is a pleasure working with Peapack-Gladstone Bank. Their client service is absolutely the best I’ve ever seen in the industry! Not only are they the friendliest group, but couple it with expert knowledge, high energy and even throw in a sense of humor. They truly set the bar for other banks. I recommend Peapack-Gladstone Bank with enthusiasm.”

SCOTT ADLER, PRESIDENT

Ruta Supplies, Inc. is a multiple award-winning Supply-Chain Partner focused exclusively on providing spare parts and kits to the U.S. Military. For over 27 years, they have been the leader in military spare parts by partnering with the country’s best defense manufacturers, including the Oshkosh Corporation, L-3 Communications Maritime Division, and others.

PEAPACK-GLADSTONE BANK PRIVATE BANKER: SANDRA NEWFROCK

THE CEREBRAL PALSY LEAGUE, INC.

“When the folks at Peapack Private approached us, we were looking for sensitivity and understanding of our unique situation and the importance of our mission today and in the future. At every point in our discussions it was clear that Joe Serzan and his associates were not only understanding of our needs as a non-profit, but they cared about our passion to improve the lives of the individuals that attend our programs and their families.

As a non-profit striving to unlock the potential of every individual who comes to us, we often ask: who will protect our future? Who will be willing and able to help our organization fulfill its mission today and in the future? These are volatile financial times, so we’ve partnered with a financial services firm that understands our need to experience reasonable capital growth, while having strong risk avoidance. Peapack Private is clearly here for us today and is committed to being here for us tomorrow.”

PATRICIA TEKEL, EXECUTIVE DIRECTOR



“Main Street” at CPL’s Jardine Academy provides real-life learning experiences for students between the ages 3 to 21.

The Cerebral Palsy League, Inc. (CPL) is committed to the philosophy of helping to unlock the potential of people with developmental disabilities to obtain their optimal level of functional independence, while maintaining their highest possible quality of life. What was once a small group serving children with cerebral palsy in Union County, has grown into a League of support services to educate and empower all age groups from Union, Essex, Middlesex and Somerset Counties. Additional information regarding the history and programs of The Cerebral Palsy League, Inc. can be found at www.thecplinc.org.

PEAPACK PRIVATE WEALTH PRIVATE BANKER: JOSEPH SERZAN

WASHINGTON VALLEY CELLARS

“My family and I have been clients of Peapack-Gladstone Bank for years, both personally and professionally. I consider the bankers we work with regularly not only partners, but friends who are deeply vested in our well-being, always available, and who show us tremendous care and support. Washington Valley Cellars would not be where it is today without the proactive advice, flexibility and creative thinking provided by my Peapack-Gladstone Bank team.”

JAY ROSEN, OWNER



Established in 1992, Washington Valley Cellars is a building company specializing in the design and construction of custom wine cellars and wine storage areas. Just as no two wine collections are the same, no two Washington Valley Cellars are alike. Each is a unique design, built with the finest materials and expert craftsmanship to reflect the storage needs and aesthetic tastes of the collector. Their approach is personal and professional, and their sterling reputation for creating magnificent—truly custom designed and built wine cellars—is unrivaled.

PEAPACK-GLADSTONE BANK COMMUNITY PRIVATE BANKER: HAMILTON SILVA



STERN KILCULLEN & RUFOLO

“For my clients, PGB offers the dual benefits of local sophisticated banking talent combined with a range far beyond its footprint. ‘Knowing Your Banker’ is the flip side of financial institutions having to ‘Know Your Client.’ And, many clients need to—and should—know their banker.”

KEVIN M. KILCULLEN, ESQ.

The firm of Stern Kilcullen & Rufolo is a high-energy, boutique law firm with a focus on results, representing individuals and businesses nationally and internationally. They focus services in the areas of business advice, tax planning and controversies, and litigation. Their attorneys are admitted to practice before many state and federal courts.

PEAPACK-GLADSTONE BANK PRIVATE BANKER: WILLIAM GASCOIGNE



SUPER STUD BUILDING PRODUCTS

“Moving my firm’s significant banking relationship from a large institution to Peapack-Gladstone Bank was not about a better rate and structure. Although that’s important, it’s not as paramount as trust, integrity and stability. I’ve known Doug Kennedy, the CEO, and market president, Stu Vorcheimer, for over a decade, and have always been impressed with their commitment to putting their clients first. Super Stud transitioned over 30 treasury management accounts to PGB, and along with a thoughtful and quick turnaround in structuring various lending facilities, everything went seamlessly. The Bank’s hands on approach is refreshing. I look forward to continuing to work with PGB as they provide advice and solutions for my firm and my family.”

RAY FROBOSILO, OWNER

Since 1973, Super Stud Building Products, Inc. has been a proud manufacturer of the industry’s most diverse offerings of cold-formed steel framing components and accessories for use in the construction of commercial, institutional and residential structures. With roots in the New York Metropolitan Area, Super Stud has grown to become a multi-regional manufacturer with facilities in both Edison, New Jersey, and Hattiesburg, Mississippi, that service the entire East Coast and beyond. Super Stud’s commitment to quality products, prompt service, and technical engineering resources ensures unmatched building product solutions that meet the needs of some of the most complex projects in the building industry.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: LISA GALLO-CONKLIN

UNITY CHARTER SCHOOL

“Working with Peapack-Gladstone Bank and Peapack Private, specifically, is like working with a friend. They are part of the same community and they share the same values we do. They are always available when you need them, and they are proactive. As a high-performing boutique bank, we get very personalized support without compromising access to any product we may need.”

CONNIE SANCHEZ, EdM, MBA, EXECUTIVE DIRECTOR



Unity Charter School exemplifies educational excellence, infusing education for sustainability throughout its culture. Student agency drives critical thinking and inspires advocacy through a constructivist learning approach. Unity fosters global understanding and graduates students ready to change the world for the better.

PEAPACK PRIVATE WEALTH PRIVATE BANKER: JOSEPH SERZAN

SLOAN & COMPANY

“We were referred to Peapack-Gladstone Bank through a mutual connection who is also in the construction business. The bank is creative and flexible when it comes to helping with our credit needs. They have provided us with state-of-the-art treasury management solutions, along with a staff that is extremely helpful, courteous and knowledgeable. We cannot say enough good things about our new bank. Our entire team is ecstatic with the level of service and commitment provided by PGB and we’re thrilled to finally find a bank that cares as much about our business as we do.”

SCOTT CASABONA, PRESIDENT AND CHIEF EXECUTIVE OFFICER



Sloan & Company is a unique and leading provider of drywall, carpentry, acoustic ceilings and custom millwork. With offices in Mountain Lakes, New Jersey, Sloan & Company is accessible to any project location, with a portfolio that includes projects for the pharmaceutical, financial and medical industries, as well as educational and high rise multi-dwelling facilities.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: LISA GALLO-CONKLIN



CHANNEL CHATHAM

“Retail real estate has always been a fluid business and never more so than today. Peapack-Gladstone Bank showed us a willingness to listen to what we are trying to accomplish and helped us create a financing structure that allows us the flexibility to execute our business plan in a thoughtful and mutually beneficial manner. Debbie Heins, Vince Spero and Ron Andersen make us feel fortunate to have found them as a banking partner.”

ANDREW STEWART, OWNER

Channel Chatham is one of many Channel Real Estate Investment Management’s equity investments in real estate. Each is its own LLC. The common theme in their investment strategy is to locate and purchase underperforming assets where capital investment, possible change of use, and active management lead to improved tenancy and income streams.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: DEBORAH HEINS



McELROY, DEUTSCH, MULVANEY & CARPENTER, LLP

“Our relationship with Peapack-Gladstone Bank is multidimensional. They are a leading bank in our market, so it only makes sense to partner with them. They are like-minded to our firm, putting their clients’ needs ahead of their own. The executive team is accessible, which is invaluable to a firm our size, and the client service is far beyond what a typical bank provides. Referring business to PGB is easy.”

EDWARD B. DEUTSCH, MANAGING PARTNER

McElroy, Deutsch, Mulvaney & Carpenter, LLP (“MDM&C”) is a diverse practice with lawyers who place the client first. MDM&C has approximately 275 lawyers in thirteen offices in nine states, and offers a full range of legal services, including municipal and local government, litigation, labor and employment, healthcare, bankruptcy/restructuring, real estate, insurance, environmental, fidelity and surety, construction, corporate transactions, white collar crime and corporate compliance.

PEAPACK-GLADSTONE BANK PRIVATE BANKER: WILLIAM GASCOIGNE

FRANK ANTHONY SALON

“We realized early on in business that success would come easy if we continued to educate ourselves, to possess the heart of a servant, to treat our team as family, and to work really hard. In business, culture is key. We operate the salon and treat our team with kindness, in a loving team-based culture, where everyone is equal. We see a connection in that with Peapack-Gladstone Bank. Special thanks to Joan Wychules and the PGB team in Chester, for 40 plus years of support and friendship, and for being instrumental in moving Frank Anthony Salon forward.”

FRANK WARNER, OWNER



Joy and Frank Warner, along with Anthony Gentile, opened a small two chair salon in Chester, NJ in October of 1970. They have always focused on studying marketing and the craft of hair design, hair color, and spa services, travelling worldwide to study with the best salon educators in the world of beauty. Today, Frank Anthony employs 48 professional stylists and support staff, and is celebrating 49 years in Chester.

PEAPACK-GLADSTONE BANK RETAIL PRIVATE BANKER: JOAN WYCHULES

BOLL & BRANCH

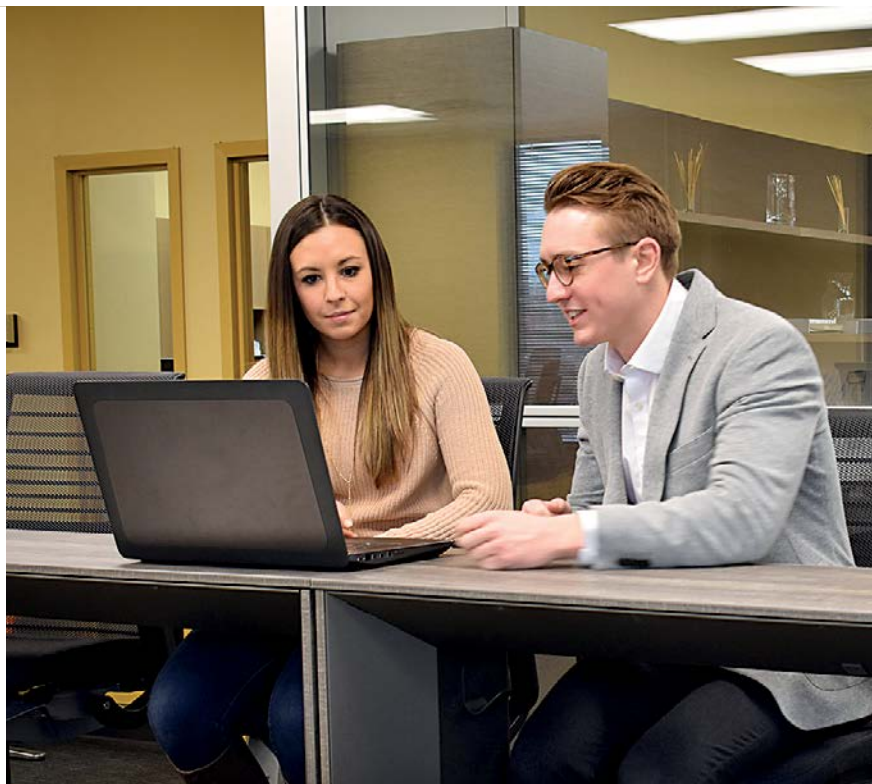
“Peapack-Gladstone Bank has been an exceptional partner to Boll & Branch, understanding and accommodating our needs and wants throughout. As our company is quickly growing and maturing, we were looking for a banking partner who would grow with us and prioritize what’s best for the business and, more importantly, the people behind the business. Everyone on the team was smart, helpful and incredibly responsive. We’re proud to work with them and look forward to a longstanding relationship with their team.”

BOLL & BRANCH



Boll & Branch is a leading designer and retailer of luxury home goods, all of which are rooted in quality, ethically made and sustainably sourced. The Company is noted globally for its steadfast commitment to bringing sustainable business practices to the luxury home sector. In just four years, Boll & Branch has become the world’s largest consumer of Fair Trade Certified™ organic cotton and has supported the livelihoods of thousands of textile workers around the world, by mandating fair wages and business practices. As a result, Boll & Branch has become one of the largest e-commerce-first luxury home brands ever and counts hundreds of thousands of Americans, including U.S. Presidents and countless celebrities, as its customers.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: PATRICK BROCKER



ARBEE ASSOCIATES

"I have worked with Bill Gascoigne for about 25 years, so when he told me he was part of the Professional Services Group at Peapack-Gladstone Bank, a bank I wasn't familiar with, I was curious. He introduced me to his team and I was immediately comfortable with their approach to our complex commercial financing needs. PGB was open-minded and flexible, and is not only our main bank, they are our only bank."

VINCENT MARRON, CHIEF FINANCIAL OFFICER

Arbee Associates was founded in 1973 in Jersey City, NJ as a reseller and service provider of Steelcase furniture. Over the past 46 years, the company has evolved with the needs of its clients, and expansion into the Greater Washington, D.C. area in 1986. Today, they are a woman-owned business, specializing in the optimization of space and human performance through the thoughtful integration of furniture, technology, and architectural elements, serving NY, NJ and greater Washington, D.C. markets from showrooms, business centers, warehouses and operations centers located in Piscataway NJ, Gaithersburg MD, and Beltsville MD.

PEAPACK-GLADSTONE BANK PRIVATE BANKER: WILLIAM GASCOIGNE



ORLANDO FOODS

“Orlando Foods proudly became a client of Peapack-Gladstone Bank in 2018. The bank came highly recommended from many in the industry. We were attracted to the bank’s industry knowledge, reputation and ‘client first’ mentality. We had been with larger institutions but were frustrated by their plodding decision making process and excessive fees. We love being a client at PGB because of their seemingly 24-hour client service and their support of our entrepreneurial spirit.”

CARLO ORLANDO, OWNER

Orlando Foods is a third-generation, family-owned food importing company based in Northern NJ, with sales throughout the U.S. and Canada. They are the exclusive import partner to many of Italy’s leading brands in their respective fields. As a company, they pride themselves on product quality, service and product knowledge. Together with their supplier partners, they offer a 360-degree view of the industry. They sell to food service, traditional retail as well as internet-based retail. And, they work with chefs and pizzaioli across the country to create demand for their quality brands.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: ROBERT PUCCIO

OUTCOMES MATTER INNOVATIONS (OMI)

“We are very excited to partner with Peapack-Gladstone Bank. They truly understand the needs of our business and have been a great pleasure to work with.”

MICHELE DONATO, MD, FACP, CPE



Outcomes Matter Innovations (OMI) was created with the mission of removing the administrative and back-office burdens facing hospitals and independent physicians in today’s constantly-changing healthcare environment. OMI provides real-world expertise to help hospitals, multi-disciplinary groups and individual practitioners grow and thrive. Services offered by OMI include, but are not limited to, cost management and financial reporting, billing and collecting, joint venture opportunities, development of growth strategies and operations and business development consulting.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: LISA GALLO-CONKLIN

ANDREW JOHN CALCAGNO, ESQ.

“I own and operate a very busy personal injury and commercial litigation trial firm, with offices in NY and NJ. My wife and I also own and operate a successful property management and construction company. We have worked with several banks in the past for our lending needs but were never satisfied with the client service provided. That all changed when we met the team at Peapack-Gladstone Bank. From day one, we were treated like VIPs. Glenn Carroll and Vince Spero are always available 24/7/365. Their client service is top-notch, and they always come through with the financing we need for our next project. We love PGB so much, we moved all our business and personal accounts, our stock portfolio, which is managed by Peapack Private, and our Commercial Lending needs to them. If you want to be treated like family, look no further than PGB.”

ANDREW JOHN CALCAGNO, ESQ.



Andrew John Calcagno, Esq. is the founding member and senior trial attorney of Calcagno & Associates, a personal injury trial firm that has been representing those seriously injured by others and at work, in NJ, NY, PA, D.C., VA and FL for almost 30 years. With a staff of 11 attorneys and 21 paralegals, they have obtained numerous million and multi-million-dollar verdicts and settlements for clients over the years. For more information about Calcagno & Associates Personal Injury Trial Attorneys, please visit www.NYNJLAW.net or call toll-free, 877-NYNJLAW.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: GLENN CARROLL



FENTON CONSTRUCTION CO., INC.

“Fenton Construction was looking for a bank that was responsive and able to handle our everyday business banking. We found it in Peapack-Gladstone Bank! PGB understands our business needs and shares Fenton's core values of trust and integrity. We appreciate their attention and friendliness, which makes it easy to do business. We look forward to a long banking relationship with Peapack-Gladstone Bank.”

MICHAEL J. MULCAHY, PRESIDENT

Founded in 1965, Fenton Construction Co., Inc. has been serving New Jersey, New York, Pennsylvania, and beyond, building commercial, industrial, educational, sports, and religious facilities of all sizes and complexities. While integrity, quality, reliability, and safety are the foundations of their business, they believe that building a strong team relationship with clients is the key to ensuring each project's success. Whether you are in need of a repair, renovation, a re-roof, fit-out, or a brand-new building, Fenton Construction offers first-rate service you can count on.

PEAPACK-GLADSTONE BANK RETAIL PRIVATE BANKER: AMY MESSLER



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CHESTER MEAT MARKET

“Peapack-Gladstone Bank has always been and will always be our bank. They always greet us by our names with a great big smile. They make things very easy for us and make us feel very welcome. They’ve always been like more of a family than a bank.”

GLEN BORALSKY, OWNER

Chester Meat Market has been serving Morris County its Prime Aged American beef for 30+ years. They only offer an old-fashioned type of service, greeting you at the door coupled with prime top-quality meats. They are dedicated to making their customers happy and keeping them well fed.

PEAPACK-GLADSTONE BANK RETAIL PRIVATE BANKER: JOAN WYCHULES

INVESTED IN OUR COMMUNITIES

LIVING OUR CORE PRINCIPLES

200+

ORGANIZATIONS SUPPORTED

1,500+ HOURS
OF COMMUNITY SERVICE\$307,000+
IN CHARITABLE DONATIONS

430+

EMPLOYEES PARTICIPATING



We proactively reinvest in the Communities with the greatest needs. We encourage volunteerism, supporting organizations valued by our employees and clients. We are generous in our financial support of local organizations. We partner with local businesses and institutions to help them succeed. We are proud to be known and recognized—locally and nationally—for our community involvement.



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| <p>200 Club of Hunterdon County</p> <p>Adam P. Arias Memorial Scholarship Fund</p> <p>African American Chamber of Commerce</p> <p>American Cancer Society, Inc</p> <p>American Foundation for Suicide Prevention</p> <p>American Jewish Committee</p> <p>American Red Cross</p> <p>America's Grow-a-Row</p> <p>Anderson House Inc.</p> <p>Arc Foundation of Somerset County</p> <p>Beautification Committee of Whitehouse Station</p> <p>Bedminster Charities Golf Classic</p> <p>Bedminster Township PTO</p> <p>Bergen Catholic High School</p> <p>Bernards High Football Club</p> <p>Bernards High School</p> | <p>Bernards High School Home & School Association</p> <p>Bernards Inn Chefs Unite</p> <p>Bernards Township</p> <p>Bernardsville Library Foundation</p> <p>Bernardsville Rotary Charities Inc.</p> <p>Bladder Cancer Advocacy Network</p> <p>Borough of Califon</p> <p>Briad Restaurant Group Charity Golf Outing</p> <p>Califon Fire Company</p> <p>Cancer Support Community Central New Jersey</p> <p>Central Jersey Housing Resource Center</p> <p>Chabad Young Professionals of Morristown</p> <p>Chai Lifeline</p> <p>Childtime of Bedminster Preschool</p> <p>Chester Lions Club</p> <p>Chester PTO</p> | <p>Chester-Long Valley Rotary</p> <p>Church of the Assumption</p> <p>CohnReznick Foundation</p> <p>Community Foundation of New Jersey</p> <p>Community Soup Kitchen and Outreach Center</p> <p>Congregation Bnos Yaakov</p> <p>Council of New Jersey Grantmakers</p> <p>Cure Alzheimer's Fund</p> <p>Dance for the Cure</p> <p>Don Bosco Prep High School Fast Break Club</p> <p>Drew University</p> <p>ECLC of New Jersey</p> <p>Educational Foundation of the Chesters</p> <p>Ellie Reynolds ALS Foundation</p> <p>Essex Horse Trials</p> <p>Eva's Village</p> <p>Far Hills Race Meeting Association</p> |
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Farleigh Dickinson University—
Rothman Institute
Fellowship Senior Living
Feminist Press
Fighting Children’s Cancer Foundation
Foundation for Embryonic Competence
Freedom House Foundation
Friends of Califon Island Park
Friends of Jacobus Vanderveer House
& Museum
Friends of Princeton Charter School
Friends of the Shelter
Friends of Wittemore
Friendship Circle New Jersey, Inc.
Geriatric Services, Inc.
Gill St. Bernards School
Girl Scouts Heart of NJ

Gladstone Equestrian Association
Great Swamp Watershed Association
Greater Newark Conservancy
Greater Newark Habitat for Humanity
Green Village Volunteer Fire
Department
Healing the Children New Jersey, Inc.
Heartworks
High Bridge Fire Department
Holland Christian Home Foundation
Homeless Solutions
Housing Partnership
InnRoads Ministries, Inc.
Jersey Battered Woman’s Services, Inc.
Jewish Community Center
Jewish Community Housing
Corporation

Jewish Vocational Service
Junior Achievement of New Jersey
Junior League of Morristown
Kiwanis Club of the Chathams
Knights of Columbus Parcells
Council #2086
Kosciuszko Foundation, Inc.
Lebanon Township Memorial Park
Masterwork Chorus, Inc.
Matheny School & Hospital
MAYO Performing Arts Center
Medical Needs Foundation
Mendham Borough Home School
Association
Mendham Borough School District
Merlin’s KIDS, Inc.
Mesorah Heritage Foundation





Metropolitan YMCA of the Oranges
Montclair State University Foundation
Morris County 4-H
Morris County Chamber of Commerce
Morris Habitat for Humanity, Inc.
Music in the Somerset Hills
New Bridge Services, Inc.
New Hope Community
New Jersey Chamber of Commerce Foundation Inc.
New Jersey Citizen Action Education Fund
New Jersey Conservation Foundation
New Jersey State Golf Association
Newark Enterprises Corporation
Newark Mentoring Movement
Newark Public Schools
New York Blood Center

North Hunterdon Education Foundation
North Hunterdon Voorhees Regional High School District
North Jersey Chapter National Action Network
Northwell Health Foundation
Partnership for Maternal and Child Health of Northern NJ
Patrick’s Pals Inc.
Peapack-Gladstone Fire Company Inc.
Portfolio Evaluations, Inc.
Pottersville Volunteer Fire Company
Pulaski Association of Business & Professional Men, Inc.
Purnell School
Radiant Community Athletic Productions

Ramblers Soccer New York, Inc.
Raritan Headwaters Association
Raritan Valley Community College Foundation
Raritan Valley Habitat for Humanity
Rawhide Rescue
Rescue Mission of Trenton
Reeves Reed Arboretum
Ridge Baseball Club
Ronald McDonald House Charities NY Tri-State Area
Roots & Wings
Rotary Club of Hillsborough
Rotary Club of the Mendhams
Rutgers Hillel Corporation
Rutgers The State University/NJSBDC
Sacred Heart University
Sarah’s Fight for Hope Foundation
Schiff Natural Lands Trust





Senior Resource Center of New Jersey
Seton Hall Preparatory School
Somerset County Park Foundation
Somerset County YMCA
Somerset Hills Education Foundation
Somerset Hills Ice Hockey Association
Somerset Hills Little League
Somerset Regional Animal Shelter
Special Olympics of New Jersey
Specialized Water Interest
Movement (SWIM)
Springpoint Foundation
St. Joseph School
St. Jude Children’s Research Hospital
St. Mark’s Church
St. Patrick’s Day Parade of Morris
County, Inc.
STAR Athletics Cheerleading Parents
Association

Statewide Hispanic Chamber of
Commerce New Jersey
Street Squash Inc.
Summit Area YMCA
Susan G. Komen and South Affiliate
Table to Table, Inc.
Teams for Kids Foundation, Inc.
Tewksbury First Aid and Rescue Squad
Tewksbury Historical Society
Tewksbury Land Trust
The Seeing Eye
Tri-County Scholarship Fund
Trinitas Health Foundation
Union County Fatherhood Initiative
Union County Economic Development
Corp. (UCEDC)
United States Equestrian Team
Foundation, Inc.
United Way of Northern New Jersey
United Way of Hunterdon County

Veterans Administration Medical
Center—Lyons Campus
Veterans Affairs New Jersey Health
Care System
Villa Enterprises Management Ltd., Inc.
Charity Gala
Visiting Nurse Association of
Somerset Hills
Voorhees Stars, Inc.
Washington English Center
Washington Township Community
Night Out
Watchung Hills Elks Lodge #885
West Morris Central Wolfpack
Football Club
West Morris Diamond Club
Whitehouse First Aid and Rescue Squad
YMCA of Newark and Vicinity
Young Audiences New Jersey & Eastern
Pennsylvania



OUR PRODUCTS AND SOLUTIONS

ALL BANKING SHOULD BE PRIVATE BANKING

PEAPACK PRIVATE WEALTH MANAGEMENT*

Peapack Private is comprised of several business units and subsidiaries that, collectively, provide comprehensive financial, tax, fiduciary and investment advice and solutions to individuals, families, privately-held businesses, family offices, and not-for-profit organizations.

PEAPACK PRIVATE

(Bedminster, Morristown, Princeton and Teaneck, NJ)

- **Lassus Wherley** (New Providence, NJ and Bonita Springs, FL) A SEC Registered Investment Adviser and subsidiary of Peapack-Gladstone Bank
- **Murphy Capital Management** (Gladstone, NJ) A SEC Registered Investment Adviser and subsidiary of Peapack-Gladstone Bank
- **Quadrant Capital Management** (Fairfield, NJ) A SEC Registered Investment Adviser and subsidiary of Peapack-Gladstone Bank
- **Wealth Management Consultants** (Morristown, NJ) The Family Office Services Division of Peapack Private
- **PGB Trust and Investments of Delaware** (Greenville, DE)

Through these divisions and subsidiaries, Peapack Private advises on and provides:

- Discretionary Investment Management Services—both proprietary investment management as well as access to high-quality third-party investment managers in UMA or SMA accounts
- Personal Financial Planning
 - » Retirement, Estate, Cash Flow and Investing
 - » Wealth Preservation and Transfer Strategies
 - » Insurance and Risk Management
 - » Personal and Fiduciary Tax Accounting, Advice, Planning
 - » Charitable Giving
 - » Education Planning
- Trust and Fiduciary Administration as Trustee, Co-Trustee or Agent for Trustee

- Estate Settlement Administration as Executor, Co-Executor or Agent for Executor
- Custodial and Safekeeping Services
- Planning and Advice on a Variety of Complex Issues for Public-Company Executives
 - » Retirement Plan Issues
 - » Stock Option Strategies
 - » Deferred Compensation Plans
 - » Tax and Financial Aspects of Employment Contracts
- Short-Term Liquidity and Treasury Management Solutions
- Mortgage Lending and Banking Solutions
 - » Residential Financing for Primary and Secondary Residences and for Investment Properties
 - » Lines of Credit Secured by Marketable Securities
 - » Structured Credit Accommodations
 - » A full suite of Checking and Money Market Deposit Accounts

**Non-deposit investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, Peapack-Gladstone Bank; and are subject to investment risks, including possible loss of the principal amount invested. Registration of an Investment Adviser does not imply any level of skill or training.*

INVESTMENT BANKING

The Investment Banking division provides independent, unbiased and objective advice to middle market companies and their owners. The advice-led approach includes:

- Mergers and Acquisitions Advisory Support, including coordinating the preparation and handling the sale of a business
- Evaluation and Assistance with Accessing Alternative Capital Markets
- Evaluation of Strategic Alternatives to Maximize Shareholder Value while Achieving Ownership's Financial and Non-Monetary Goals and Objectives
- Customized Structured Financing Based on Asset Based and/or Enterprise Value

PEAPACK-GLADSTONE BANK

COMMERCIAL PRIVATE BANKING

COMMERCIAL BANKING

Advice-Led approach that includes:

- Value Added Financing for Short-, Medium- and Long-Term Requirements
- Customized Structured Financings Based on Asset Based and/or Enterprise Value
- State-of-the-Art Treasury and Cash Management Solutions
- Assistance with Developing Legacy Objectives
- Development of Succession Plans
- Evaluation of Debt Capacity

Community Banking

- Revolving and Working Capital Lines of Credit
- Equipment Term Loans
- Leasehold Improvement Loans
- Owner-Occupied Commercial Mortgages
- Letters of Credit
- Small Business Administration (SBA) Loans—SBA Preferred Lender
 - » SBA 7(a) Loans
 - » SBA Express Program
 - » SBA 504 Loan Program
- New Jersey Economic Development Authority Loans
- Loans Secured by Marketable Securities or Brokerage Accounts
- Small Business Term Loans
- Small Business Lines of Credit
- Small Business Vehicle Loans

Professional Services Group

The Professional Services Group at Peapack-Gladstone Bank has an expertise in banking professional firms including law, accounting, engineering, and architectural firms, and their partners and clients. We offer professional



firms peace of mind and the expertise of one private banking team, dedicated to providing solid guidance, advice and holistic solutions.

Treasury Management

- Collection Solutions
 - » ACH Origination
 - » Integrated Lock-Box
 - » Merchant Services
 - » Mobile Deposit
 - » Remote Deposit
 - » Vault Solutions
- Payment Solutions
 - » ACH Origination
 - » Card Solutions
 - » Online Bill Pay
 - » Web Initiated Domestic and Foreign Wire Transfers
- Liquidity and Management Solutions
 - » ACH Debit Block
 - » Checking Account Sweep
 - » Insured Liquidity Sweep*
 - » Mobile Banking
 - » Online Escrow Management and IOLTA/IOLA
 - » Online Reporting and Account Management
 - » Positive Pay Fraud Protection
 - » Zero Balance Accounts

**Funds participating in the PGB Insured Liquidity Sweep Account are deposited into deposit accounts at participating banks, which are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 for each category of legal ownership, including any other balances you may hold directly or through other intermediaries, including broker-dealers. The total amount of FDIC insurance for your account depends on the number of banks in the program. If the balance in your account is greater than the FDIC insurance coverage in the program, any excess funds will not be insured. Please read the Program Terms and Conditions carefully before depositing money into the program and for other important customer disclosures of information. To assure your FDIC coverage, please regularly review banks in which your funds have been deposited and notify your bank immediately if you do not want to allocate funds to a particular bank or banks.*

COMMERCIAL REAL ESTATE

- Multi-Family Lending
- Investment Property Lending: Multi-Tenanted-Office, Medical, Retail and Industrial Properties

PEAPACK CAPITAL

Peapack Capital is a subsidiary of Peapack-Gladstone Bank that provides asset finance and equipment leasing solutions, specializing in mid- to large-scale transactions that help our clients’ businesses grow and succeed.

Industry Niches:

- Transportation—Heavy Duty Trucking, Marine, Business Aviation, Rail, Logistics
- Industrials—Automotive, Utilities, Telecom, Energy, Construction, Chemicals
- Manufacturing—Technology, Machine Tools, Consumer Products Packaging, Plastic Extrusion
- Healthcare—Diagnostic Imaging, Medical Testing, Radiation Therapy, Surgical
- Information Technology—Servers, PCs, Networking Equipment, Switches, Software

Products:

- Capital, Synthetic, Operating, TRAC and Split-TRAC Leases
- Taxable and Tax-Exempt Lease Structures
- Capex Financing for New and Used Equipment
- Sale/Leaseback of Existing Equipment
- Secured Revolvers, Term Debt and Balloon Financing Structures

RETAIL PRIVATE BANKING

- Checking, Savings and Money Market Accounts
- Certificates of Deposit
- Mobile Banking with Mobile Deposit
- Online Banking, E-Statements, Bill Pay and Interbank Transfers
- Coin Machines
- ATM Banking
- Credit and Debit Cards

- Direct Deposit
- IRA Solutions
- Night Deposit
- Online Check Reorder
- Safe Deposit Boxes
- Consumer Lending
 - » Home Equity Fixed-Term Loans
 - » Home Equity Lines of Credit
 - » Overdraft Lines of Credit
 - » Liquid Secured Loans
 - » Vehicle Loans
- Mortgage and Retail Lending
 - » Private Mortgage Banking Jumbo Products
 - » Adjustable-Rate Mortgages
 - » Fixed-Rate Mortgages
 - » Affordable Housing Loan Program
 - » FHA Mortgages
 - » Construction—Permanent Mortgages
- Brokerage Services through PGB Financial Services**
 - » Annuities
 - » Brokerage
 - » Exchange Traded Funds
 - » Investment Review
 - » Long-Term Care
 - » Mutual Funds
 - » Retirement Accounts
 - » Tax Advantage Accounts

***Securities and insurance products offered through LPL Financial and its affiliates. Member FINRA/SIPC.*

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	



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The Annual Meeting of Shareholders of
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