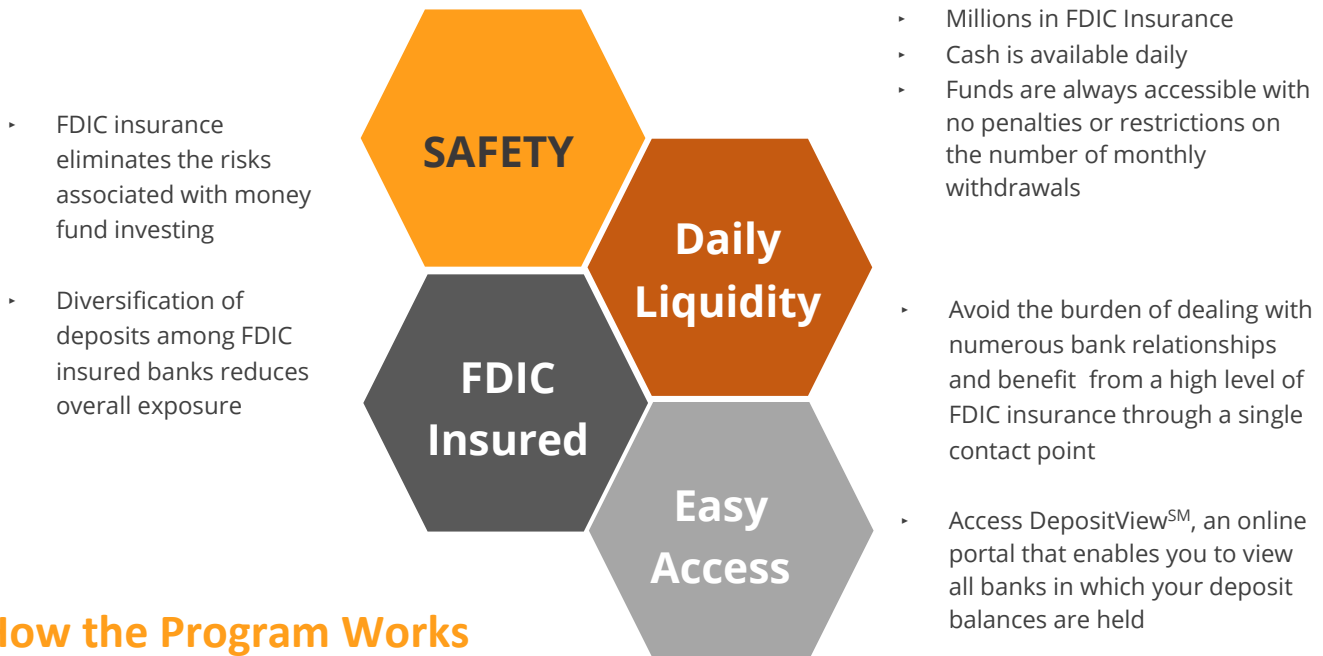


SAFETY – SECURITY - LIQUIDITY

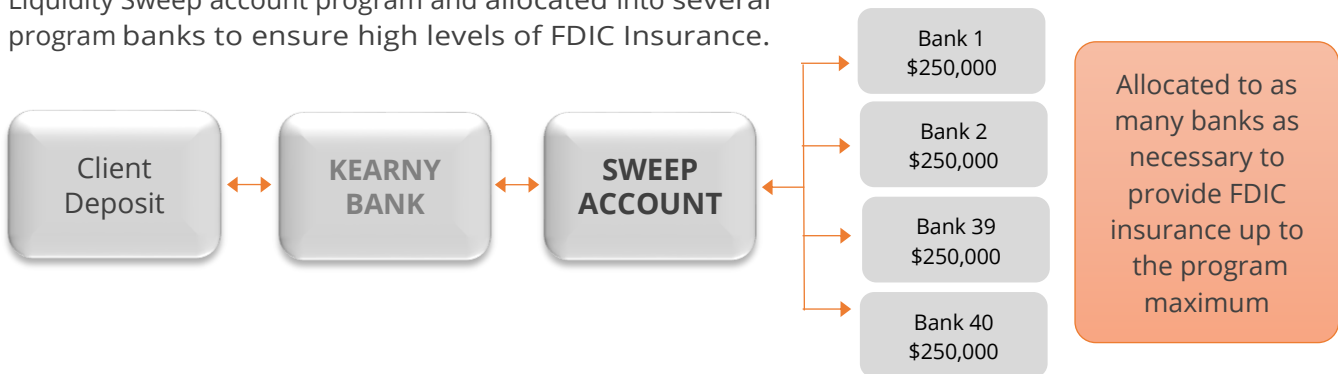
At Kearny Bank, we are committed to helping you protect your deposits, especially during times of market volatility. The Kearny Insured Liquidity Sweep account program is the most flexible, multi-million dollar FDIC insured cash management solution available. The Kearny Insured Liquidity Sweep account program provides you with access to a network of US banks that, together, can offer millions of dollars in FDIC insurance coverage and daily liquidity. It is an ideal cash sweep option for anyone seeking **safety, security and liquidity**.

Benefits



How the Program Works

Client cash balances are sent daily into the Kearny Insured Liquidity Sweep account program and allocated into several program banks to ensure high levels of FDIC Insurance.



Clients of Kearny Bank participating in the Kearny Insured Liquidity Sweep account program will have their funds in excess of a specified amount (the "Target Balance") swept from their Kearny Bank account each day into a commingled deposit account at other banks (called "Receiving Banks") participating in this Program. The funds are swept in a manner designed to keep the funds on deposit at each Receiving Bank within the \$250,000 FDIC insurance limit for each client. The total amount covered by FDIC insurance will depend on the number of Receiving Banks participating in the Program and the amount of your funds on deposit at each Receiving Bank. If your funds at any Receiving Bank on any day are greater than \$250,000, then the amount of any excess will not be insured by the FDIC. Any cash or uninvested funds you might have with a financial intermediary (such as a broker-dealer or a trustee) may not be insured if your financial intermediary also keeps your funds in the same Receiving Bank. To maximize your FDIC insurance coverage, please regularly review the list of banks participating in this Program and notify Kearny Bank if you already have funds on deposit at a Receiving Bank (either directly or through a financial intermediary) or if you do not wish to have your funds deposited at a particular Receiving Bank. Please read the complete Terms and Conditions for this Program before you enroll. Member FDIC