



April 2, 2018

Dear Valued Customer:

More comprehensive banking services are on the way!

CSBK is teaming up with Kearny Bank to provide you with more options, advanced technology, more locations, and expanded expertise. Together we'll be reaching higher by combining our talents, building on strengths and improving capabilities.

Kearny Bank is an outgrowth of Kearny Federal Savings established way back in 1884. The past 20 years have seen rapid expansion as we've grown to 42 offices soon to be 54 with the inclusion of CSBK. Headquartered in Fairfield, our branch network extends to nine New Jersey counties as well as Brooklyn and Staten Island, New York. Total assets top \$4.8 billion. In 2017, Forbes Magazine named Kearny Bank one of America's Most Trustworthy Financial Companies.

Because our growth has been driven by adding local institutions we've maintained a hometown feel that sets us apart from competitors. You will continue to be served by the CSBK staff assisted by Kearny Bank personnel when appropriate. All accounts and loans will remain as they are until the systems conversion date, probably in early fall. At that time, we'll make the transition as smooth as possible.

Kearny Bank is a full-service organization catering to both individuals and businesses. Once the merger is finalized you will be able to access an impressive array of products.

Residential lending will feature a variety of fixed and adjustable rate mortgages; a first-time home buyers program; and both fixed and revolving line-of-credit home equity loans. Our experienced pros know how to assess needs and craft loans that fit specific client requirements.

Current deposit programs include four desirable Money Market accounts, a full range of CDs and four checking options. In addition, we offer GenGold® Advantage, a unique rewards program that provides discounts on travel, retail purchases, restaurants and much more.

Our commercial group provides expertise in lending for a myriad of business purposes. In addition, we have a full range of business banking services. Our federal designation as a Preferred Small Business Administration lender, one of just a handful in New Jersey, means Kearny Bank can simplify the process and provide funds to clients much faster than most competitors.

Our Board of Directors, Management and Staff look forward to welcoming you and all CSBK customers to the Kearny Bank family. Rest assured that your financial needs will be our priority. We are excited about the opportunities ahead and are confident of making great things happen as we reach higher, together.

Sincerely,

A handwritten signature in black ink that reads "Craig Montanaro".

Craig Montanaro
President & Chief Executive Officer

