



Highlands State Bank[®] offers banking services that are among the very best, including a complete selection of commercial and business services, as well as standard retail financial services such as free checking, savings, mortgages and consumer loans.

By providing an alternative and better way to bank, one which delivers the kind of attention that larger, regional banks just can't, or won't offer, Highland State Bank[®] is raising expectations of what a true independent community bank should be. We give additional personal service and personal involvement to our banking customers.

As a bank dedicated to serving the needs of the people and businesses of the Vernon, Totowa and Sparta area, Highlands State Bank[®] offers a unique combination of personalized service and innovative low-cost products that are tailor-made for our customers.

Visit us at any of our branches:

Vernon Office
310 Route 94
Vernon, NJ 07462

Phone: 973-764-3200
Fax: 973-764-3201

Totowa Office
351 Union Blvd
Totowa, NJ 07512

Phone: 973-720-0555
Fax: 973-720-6346

Sparta Office
351 Sparta Ave
Sparta, NJ 07871

Phone: 973-726-8294
Fax: 973-726-8794