



Highlands State Bank<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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

