

Raise your expectations!

Highlands State Bank is now open in Totowa.

Highlands State Bank, a safe, sound, well-capitalized community bank with additional offices in Vernon and Sparta, is proud to announce its third branch in Totowa is now open. Paula McKowen, formerly of the Greater Community Bank, will serve as Vice President, Branch Manager.

Come in and welcome Paula and her staff, and enjoy personal service; fast, local lending decisions; and the utmost convenience provided by your new, local community bank.

Old friends and new will want to stop by for:

- Competitive Statement Savings & Money Market rates
- Totally FREE Personal Checking
- FREE Business Checking
- Business Loans
- Remote Capture Service
- FREE Online Banking and Bill Pay
- Residential Mortgages
- And much more



Highlands State Bank[®]

Raising Expectations

351 Union Boulevard

(Just north of the post office)

Totowa, NJ 07512

(973) 720-0555

www.HighlandsStateBank.com

 Equal Housing Lender
Equal Opportunity Lender

Member
FDIC