

Dear Roselle Savings Bank Customers & Community Partners,

For nearly 130 years, we have built relationships within our community that have grown and thrived by connecting exceptional service with more convenience, simplicity, and security.

In continuing that legacy of strong community commitment, exciting times are underway here at Roselle Savings Bank that we can't wait to share with you! You may have heard that we changed our name. It's true! We have officially changed our name to Roselle Bank. And we couldn't be happier.

1. Why is the Bank changing its name?

From inception, Roselle Savings Bank has worked to fulfill the mission of its founders' objectives and visions to provide superior customer service and support of the communities we serve. Since first opening our doors in 1889, Roselle Savings Bank's presence, technology, and brand evolved over the years to continually offer customers a better banking experience.

Today, we are more than just a "savings bank" and as we position ourselves for future growth, the name "Roselle Bank" will better reflect who we are, where we are, and our new capabilities. By keeping "Roselle" in our name, we will still retain the equity we built into our brand over the course of our long established history. Our new name will also provide us with tremendous opportunities for reaching new markets and enhancing our products and services for you, our customers.

2. Has the Bank gone public?

No. Roselle Bank is still a mutual bank.

3. Is the name change the result of a merger or acquisition?

No. The name change was not the result of a merger or acquisition.

4. When will the new name become official?

Now that regulatory approval has been obtained, we have started the process of rolling out our new name together with new branch signage.

5. How does this impact me?

We expect no interruption or inconvenience to you as a result of this change. You may continue to use your existing checks, bank documents, debit cards, passbook, and other items, as well as online and mobile banking. This will be a seamless and easy transition for you.

6. Will the new name change the manner in which the Bank does business?

No. As one of New Jersey's oldest financial institutions, we have a long and distinguished reputation of conducting ourselves with the highest level of ethics, integrity, honesty, and honor. We will continue to operate with a relationship-first approach towards customers, local decision making, and reinvestment back into our communities.

7. Does the new name mean the Bank will change the way it delivers services to customers?

Absolutely not! We are creating even more opportunities to enhance your customer experience by providing more access and convenience. At our Roselle location, we will be transforming the branch into an efficient, modern, and technologically advanced destination. Additionally, we will have a new walk-up ATM and a drive-up ATM. In Bernardsville, we will be expanding the drive-up facility to include a second lane and installing a drive-up ATM.

Our doors will remain open during construction. And as a reminder, our ATMs, along with online and mobile banking, are available 24/7.

8. Will there be a new logo?

Yes, a new logo with new brand colors will be phased into the marketplace.

9. Will the website change?

Yes. In addition to the rebranding of our website, we anticipate continuous enhancements to your online experience. Our existing website of www.rosellesavings.com will automatically redirect you to the new website, www.roselle.bank, until it has been rebranded to minimize disruption of your online experience.

10. Will my online account access change?

No. You will continue to use your existing account login ID and password.

11. Can I continue to use my debit card?

Yes. You can use your existing debit card until its expiration date. At that time, you will be issued a new card with the new name and branding.

12. Can I still use my checks?

Yes. You will be able to use your existing checks. Following the name change, customers who re-order checks will receive checks with the new name.

13. Will the Bank's routing and transit numbers change?

No. The Bank's routing and transit numbers will not change.

14. Will I need to download a new app for mobile banking?

No. You will be able to continue using our existing mobile banking app without interruption.

15. Will the Bank's branch signage change?

Yes. All signage for Roselle Savings Bank will be changed to Roselle Bank.

16. Who do I contact if I have additional questions?

Please feel free to contact Zenja Quarles at (908) 245-1885 or visit us at one of our branch locations listed below.

Together we can do great things!

Sincerely,



Detlef H. Felschow
President & Chief Executive Officer
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