Columbia Bank Garden State Banking Legend Turns 90



ince its humble beginnings at a one-room school house in 1927, Columbia Bank has never strayed from its original niche – community banking. During those early days, the fledgling building and loan association was only open on the third Tuesday evening of each month with loans auctioned off to the highest bidder, typically area farmers and business owners.

As customers, deposits and locations grew, Columbia remained ahead of the "curve" by always pioneering the latest banking innovations. Over the years, these have included drive-up and walk-up service windows, school savings programs and Individual Retirement Accounts (IRAs). That reputation for innovation remains intact today.

Currently, Columbia serves 10 NJ Counties with a network of 46 full-service branches and three lending offices (Fair Lawn, Raritan Center in Edison and Voorhees Township). Thomas Kemly, Columbia's President and CEO, attributes much of the bank's success "to knowing the pulse of each community served … offering competitivelypriced products and convenient services … and actively supporting the towns that we so proudly serve."

Today, Columbia's financial strength, which exceeds \$5 billion in managed assets, has a top 5-Star ranking from the independent rating agency Bauer Financial.

Personal savings, checking, investment, retirement and wealth management products, along with business banking, commercial lending and credit lines are offered among choice options. Columbia has also invested heavily in technology, including 24/7 mobile and online banking, remote deposits, "Intelligent ATMs" and "chip" debit cards. Its recently introduced "Universal Banker" program, which utilizes consumer and business banking specialists, provides enhanced service unlike any other.

Since giving back to local communities is an important part of its corporate mission, Columbia donated \$1,000,000 last year alone to NJ charities, community programs and non-profits. "Team Columbia" volunteers also participated in more than 100 endeavors supporting affordable housing, community development, financial literacy and health and human services. As Mr. Kemly puts it, "Our goal is to continue to make a difference in people's lives."

Columbia's solid financial position, impressive product offerings, use of latest technologies and steadfast community support efforts continue to set benchmark standards for community banking. Without a doubt, Columbia Bank is a New Jersey banking legend!





At Columbia Bank, you can be assured you're partnering with a solid, reliable and experienced financial institution with a willingness to support the communities it serves. That's why NJ has "counted" on Columbia for over 90 years.



Count on Columbia.



YEAR ESTABLISHED: 1927

SERVICES: Personal & Commercial Banking

SENIOR EXECUTIVE: Thomas Kemly, President & Chief Executive Officer

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