LAKEWOOD BOARD OF EDUCATION
LAKEWOOD, NEW JERSEY

REQUEST FOR PROPOSAL (RFP)

General Banking Services

RFP 01-1718

Ms. Regina Robinson
Interim School Business Administrator/Board Secretary

Submission Date:

Tuesday, April 4, 2017
10:00 am

LAKEWOOD BOARD OF EDUCATION

REQUEST FOR PROPOSALS

RFP Advertisement

The Board of Education of the City of Lakewood, New Jersey, hereby advertises for Request for Proposals (RFP) for the School Year **2017-2018:**

General Banking Services
RFP No.:01-1718
Term of Contract: July 1, 2017 through June 30, 2018

All necessary proposal specifications and proposal forms may be secured upon written request to:

Ms. Regina Robinson
Interim School Business Administrator/Board Secretary
Lakewood Board of Education
200 Ramsey Avenue
Lakewood, NJ 08701
Fax: 732-905-3687
E mail: dpiasentini@lakewoodpiners.org

Proposals must be sealed, the envelope to bear the following information:

Title: **General Banking Services**
RFP No.: 01-1718
Name and Address of the Respondent

and delivered to the Business Office of the Lakewood Board of Education on or before

Date: **Tuesday, April 4, 2017**

Time: **10:00 A.M.**

All respondents are required to comply with the requirements of N.J.S.A. 10:5-31 et. seq., Affirmative Action Against Discrimination and N.J.A.C. 17:27 et seq.

A Non-Collusion Affidavit and a Contractor Questionnaire/Certification also must be filed with the proposal. The proposal package will also include other documents that must be completed and returned with the RFP package. Failure to complete and submit all required forms may be cause for disqualification and rejection of the proposal.

The Board of Education reserves the right to reject any or all proposals pursuant to N.J.S.A. 18A:18A-2(s), (t), (x), (y), 18A:18A-4(a), 18A:18A-22, and to waive any informalities. The Board further reserves the right to take such alternates as they deem appropriate, and in any order that the Board feels may be in the best interest of the Lakewood Board of Education.

Ms. Regina Robinson
Interim School Business Administrator/Board Secretary

ETHICS IN PURCHASING

Statement to Vendors

School District Responsibility

Recommendation of Purchases

It is the desire of the Board of Education to have all Board employees and officials practice exemplary ethical behavior in the procurement of goods, materials, supplies, and services.

School district officials and employees who recommend purchases shall not extend any favoritism to any vendor. Each recommended purchase should be based upon quality of the items, service, price, delivery, and other applicable factors in full compliance with N.J.S.A. 18A:18A-1 et seq.

Solicitation/Receipt of Gifts – Prohibited

School district officials and employees are prohibited from soliciting and receiving funds, gifts, materials, goods, services, favors, and any other items of value from vendors doing business with the Board of Education or anyone proposing to do business with the Board.

Vendor Responsibility

Offer of Gifts, Gratuities -- Prohibited

Any vendor doing business or proposing to do business with the Board of Education, shall neither pay, offer to pay, either directly or indirectly, any fee, commission, or compensation, nor offer any gift, gratuity, or other thing of value of any kind to any official or employee of the Board of Education or to any member of the official's or employee's immediate family.

Vendor Influence -- Prohibited

No vendor shall cause to influence or attempt to cause to influence, any official or employee of the Board of Education, in any manner which might tend to impair the objectivity or independence of judgment of said official or employee.

Vendor Certification

Vendors or potential vendors will be asked to certify that no official or employee of the Board of Education or immediate family members are directly or indirectly interested in this request or have any interest in any portions of profits thereof. The vendor participating in this request must be an independent vendor and not an official or employee of the Board of Education.

School Business Administrator/Board Secretary

LAKEWOOD BOARD OF EDUCATION

REQUEST FOR PROPOSAL

GENERAL SPECIFICATIONS

Ms. Regina Robinson
Interim School Business Administrator/Board Secretary

LAKEWOOD BOARD OF EDUCATION

Request for Proposal (RFP)

General Banking Services

Instructions for Respondents

1. **PROPOSALS ARE TO BE SUBMITTED TO:** **Ms. Regina Robinson**
Interim School Business Administrator/Board Secretary
LAKEWOOD Board of Education
200 Ramsey Avenue
LAKEWOOD, New Jersey 08701

BY: **10:00 am** PREVAILING TIME ON: **Tuesday, April 4, 2017**

by mail, delivery service or in person. Proposals that are submitted are to be sealed.

2. Proposals must be placed in a *sealed* envelope/package and marked as shown below on the front of the envelope/package. Proposals ***must be*** submitted in ***duplicate*** on the submittal forms as provided, and in the manner designated. The Board requires one original and one duplicate copy of the proposal package. The duplicate is necessary for processing the proposals. Respondents should also keep a complete copy of the proposal packet, exactly as submitted.

Envelope Label Information:

District:	**LAKEWOOD Board of Education**
Proposal No.:	**RFP 01-1718**
Project:	**General Banking Services**
	Date: **Tuesday, April 4, 2017**
Time:	**10:00 am**
Respondent:	*Name of Company/Firm*
	Address
	City, State Zip

Failure to properly label the proposal envelope may lead to the rejection of the proposal!

The Board of Education does not accept electronic (e-mail) submission of bids or proposals.

3. PURPOSE

The Board of Education is soliciting request for proposals (RFP's) for the purpose of entering into a contract for **General Banking Services** as here within specified.

4. AFFIRMATIVE ACTION—EQUAL EMPLOYMENT OPPORTUNITY IN PUBLIC SCHOOLS

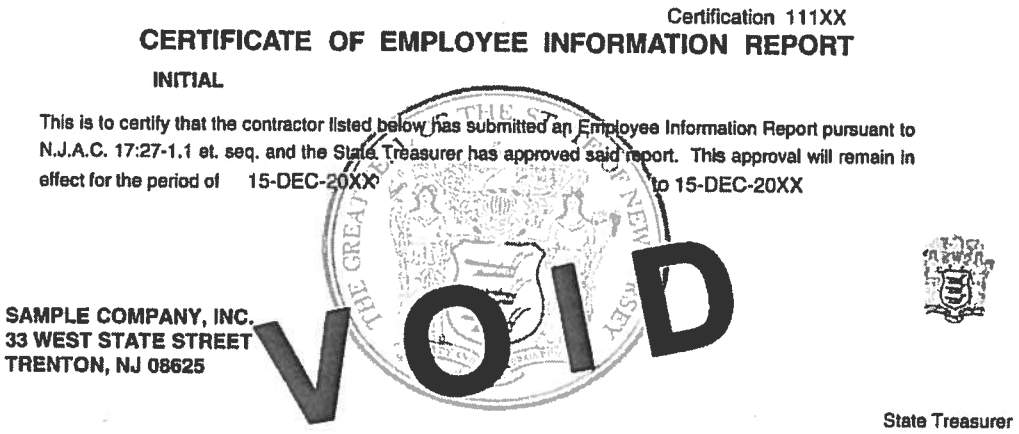
Each company shall submit to the Lakewood Board of Education, after notification of award, but prior to execution of a goods and services contract, **one** of the following three documents:

- Appropriate evidence that the contractor is operating under an existing federally approved or sanctioned affirmative action program;
- A certificate of employee information report approval issued in accordance with N.J.A.C.17:27-4; or
- An employee information report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor, in accordance with N.J.A.C. 17:27-4.

Please note: A completed and signed Affirmative Action Questionnaire is required with submission of bid/proposal. However, the Board will accept in lieu of the Questionnaire, Affirmative Action Evidence in the form of a current Certificate of Employee Information Report submitted with the bid/proposal.

If awarded a contract your company/firm will be required to comply with the requirements of N.J.S.A. 10:5-31 et seq. and N.J.A.C. 17:27 et seq., and the terms and conditions of the Mandatory Equal Employment Opportunity Language—Exhibit A.

Sample Certificate of Employee Information Report



Certification 111XX

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

INITIAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of 15-DEC-20XX to 15-DEC-20XX

SAMPLE COMPANY, INC.
33 WEST STATE STREET
TRENTON, NJ 08625

VOID

State Treasurer

All respondents are urged to submit with their response, a copy of their firm's Certificate of Employee Information Report. Failure to submit the Certificate prior to the award will result in the rejection of the bid/proposal.

5. **ANTI-BULLYING BILL OF RIGHTS—REPORTING OF HARASSMENT, INTIMIDATION AND BULLYING CONTRACTED SERVICE PROVIDER**

The contracted service provider shall comply with all applicable provisions of the New Jersey Anti-Bullying Bill of Rights Act—N.J.S.A. 18A:37-13.1 et seq., all applicable code and regulations, and the Anti-Bullying Policy of the Board of Education. The district shall provide to the contracted service provider a copy of the board's Anti-Bullying Policy.

In accordance with N.J.A.C. 6A:16-7.7 (c), a contracted service provider, who has witnessed, or has reliable information that a student has been subject to harassment, intimidation, or bullying shall immediately report the incident to any school administrator or safe schools resource officer, or the School Business Administrator/Board Secretary.

6. **ANTI-DISCRIMINATION PROVISIONS—N.J.S.A. 10:2-1**

N.J.S.A. 10:2-1. Antidiscrimination provisions. Every contract for or on behalf of the State or any county or municipality or other political subdivision of the State, or any agency of or authority created by any of the foregoing, for the construction, alteration or repair of any public building or public work or for the acquisition of materials, equipment, supplies or services shall contain provisions by which the contractor agrees that:

a. In the hiring of persons for the performance of work under this contract or any subcontract hereunder, or for the procurement, manufacture, assembling or furnishing of any such materials, equipment, supplies or services to be acquired under this contract, no contractor, nor any person acting on behalf of such contractor or subcontractor, shall, by reason of race, creed, color, national origin, ancestry, marital status, gender identity or expression, affectional or sexual orientation or sex, discriminate against any person who is qualified and available to perform the work to which the employment relates;

b. No contractor, subcontractor, nor any person on his behalf shall, in any manner, discriminate against or intimidate any employee engaged in the performance of work under this contract or any subcontract hereunder, or engaged in the procurement, manufacture, assembling or furnishing of any such materials, equipment, supplies or services to be acquired under such contract, on account of race, creed, color, national origin, ancestry, marital status, gender identity or expression, affectional or sexual orientation or sex;

c. There may be deducted from the amount payable to the contractor by the contracting public agency, under this contract, a penalty of $50.00 for each person for each calendar day during which such person is discriminated against or intimidated in violation of the provisions of the contract; and

d. This contract may be canceled or terminated by the contracting public agency, and all money due or to become due hereunder may be forfeited, for any violation of this section of the contract occurring after notice to the contractor from the contracting public agency of any prior violation of this section of the contract.

No provision in this section shall be construed to prevent a board of education from designating that a contract, subcontract or other means of procurement of goods, services, equipment or construction shall be awarded to a small business enterprise, minority business enterprise or a women's business enterprise pursuant to P.L.1985, c.490 (C.18A:18A-51 et seq.).

7. AWARD OF CONTRACT; RESOLUTION; NUMBER OF DAYS

Any contract awarded under this process shall be made by resolution of the Board of Education. The award must be made within sixty (60) days of the receipt of the proposals, however subject to extension pursuant to N.J.S.A. 18A:18A-36 (a).

8. BUSINESS REGISTRATION CERTIFICATE (N.J.S.A. 52:32-44)

Pursuant to N.J.S.A. 52:32-44 as amended, all bidders or companies providing responses for requested proposals, are requested to submit with their response package a copy of their "New Jersey Business Registration Certificate" as issued by the Department of Treasury of the State of New Jersey.

The Lakewood Board of Education requests that all respondents for this bid/proposal submit a current New Jersey Business Registration Certificate with the bid/proposal.

All respondents are urged to submit with their response a copy of their firm's New Jersey Business Registration Certificate. Failure to provide the New Jersey Business Registration Certification prior to the award of contract, will be cause for the rejection of the entire bid or proposal.

Goods, Services and Construction Contracts

N.J.S.A. 52:32-44 imposes the following requirements on contractors and all subcontractors:

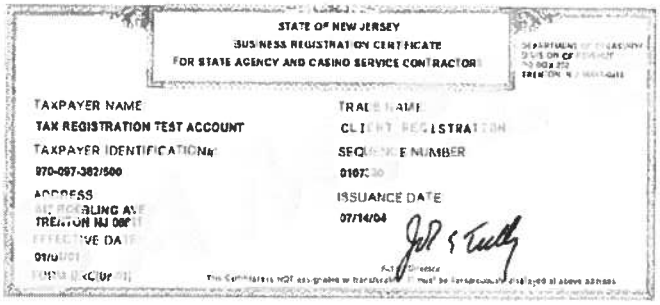
A contractor shall provide the contracting agency with the business registration of the contractor and that of any named subcontractor prior to the time a contract, purchase order, or other contracting document is awarded or authorized. At the sole option of the contracting agency, the requirement that a contractor provide proof of business registration may be fulfilled by the contractor providing the contracting agency sufficient information for the contracting agency to verify proof of registration of the contractor, or named subcontractors, through a computerized system maintained by the State.

A subcontractor named in a bid or other proposal made by a contractor to a contracting agency shall provide a copy of its business registration to any contractor who shall provide it to the contracting agency pursuant to the provisions of subsection b. of this section. No contract with a subcontractor shall be entered into by any contractor under any contract with a contracting agency unless the subcontractor first provides the contractor with proof of a valid business registration. For bids and requests for proposals, the contracting agency must retain the proof of business registration in the file where documents relating to the contract are maintained. For all other contracts, proofs of business registration shall be maintained in an alphabetical file.

The contractor shall maintain and submit to the contracting agency a list of subcontractors and their addresses that may be updated from time to time during the course of the contract performance. A complete and accurate list shall be submitted before final payment is made for goods provided or services rendered or for construction of a construction project under the contract. A contracting agency shall not be responsible for a contractor's failure to comply with this subsection.

A contractor or a contractor with a subcontractor that has entered into a contract with a contracting agency, and each of their affiliates, shall collect and remit to the Director of the Division of Taxation in the Department of the Treasury the use tax due pursuant to the "Sales and Use Tax Act," P.L.1966, c.30 (C.54:32B-1 et seq.) on all their taxable sales of tangible personal property delivered into this State.

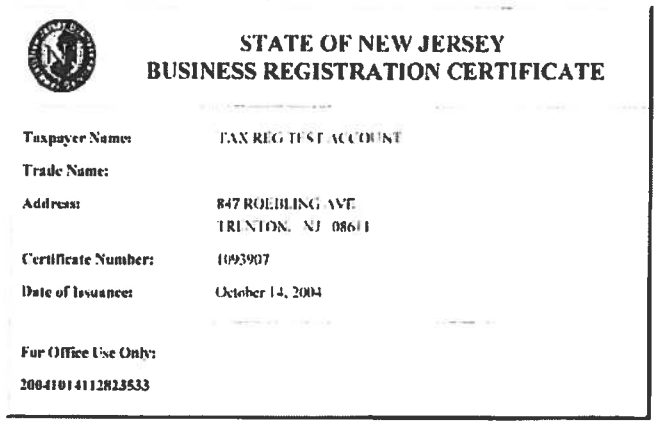
SAMPLES OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATES →



STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE
FOR STATE AGENCY AND CASINO SERVICE CONTRACTORS

TAXPAYER NAME
TAX REGISTRATION TEST ACCOUNT
TAXPAYER IDENTIFICATION
970-097-382/500
ADDRESS
TRENTON NJ 08611
EFFECTIVE DATE
01/01/01
FORM [illegible]

TRADE NAME
CLIENT REGISTRATION
SEQUENCE NUMBER
0107[illegible]
ISSUANCE DATE
07/14/04



STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name: TAX REG TEST ACCOUNT
Trade Name:
Address: 847 ROEBLING AVE
TRENTON, NJ 08611
Certificate Number: 1093907
Date of Issuance: October 14, 2004

For Office Use Only:
20041014112823533

All respondents are urged to submit with their response, a copy of their firm's New Jersey Business Registration Certificate. Failure to submit the Certificate prior to the award of contract will be cause for the rejection of the proposal.

9. **CERTIFICATE (CONSENT) OF SURETY** ☐REQUIRED ☒NOT REQUIRED

10. **CONTRACTOR/VENDOR REQUIREMENTS—OFFICE OF THE NEW JERSEY STATE COMPTROLLER**

Contractors/vendors doing business with the board of education are reminded of the following legal requirements pertaining to the Office of the New Jersey State Comptroller:

A. Access to Relevant Documents and Information—N.J.S.A. 52:15C-14 (d)

Private vendors or other persons contracting with or receiving funds from a unit in the Executive branch of State government, including an entity exercising executive branch authority, independent State authority, public institution of higher education, or unit of local government or board of education shall upon request by the State Comptroller provide the State Comptroller with prompt access to all relevant documents and information as a condition of the contract and receipt of public monies. The State Comptroller shall not disclose any document or information to which access is provided that is confidential or proprietary. If the State Comptroller finds that any person receiving funds from a unit in the Executive branch of State government, including an entity exercising executive branch authority, independent State authority, public institution of higher education, or unit of local government or board of education refuses to provide information upon the request of the State Comptroller, or otherwise impedes or fails to cooperate with any audit or performance review, the State Comptroller may recommend to the contracting unit that the person be subject to termination of their contract, or temporarily or permanently debarred from contracting with the contracting unit.

B. Maintenance of Contract Records—N.J.A.C. 17:44-2.2

Relevant records of private vendors or other persons entering into contracts with covered entities are subject to audit or review by OSC pursuant to N.J.S.A. 52:15C-14(d).

The contractor/vendor to whom a contract has been awarded, shall maintain all documentation related to products, transactions or services under this contract for a period of five years from the date of final payment. Such records shall be made available to the New Jersey Office of the State Comptroller upon request.

11. COORDINATION OF ACTIVITIES

The following person will coordinate the activities for this proposal

A. Request for Proposal Process
Name of Official—Ms. Regina Robinson
Position Title: Interim School Business Administrator/Board Secretary

12. CRIMINAL HISTORY BACKGROUND CHECKS—N.J.S.A. 18A:6-7.1- (Not Applicable)

13. DEBARMENT, SUSPENSION, OR DISQUALIFICATION

The Board of Education will not enter into a contract for work with any person, company or firm that is on the State Department of Labor and Workforce Development; Prevailing Wage Debarment List, or the State of New Jersey Consolidated Debarment Report (www.state.nj.us/treasury/debarred).

All respondents are required to submit a sworn statement indicating whether or not the respondent is, at the time of the proposal, included on the State Department of Labor and Workforce Development; Prevailing Wage Debarment List or the State of New Jersey Consolidated Debarment Report, or the Federal Debarred Vendor List--Excluded Parties List System—System for Award Management—SAM.gov

14. DOCUMENTS, MISSING/ILLEGIBLE

The respondent shall familiarize himself with all forms* provided by the Board that are to be returned with the proposal. If there are any forms either missing or illegible, it is the responsibility of the respondent to contact the School Business Administrator/Board Secretary for duplicate copies of the forms. This must be done before the proposal opening date and time. The Board accepts no responsibility for duplicate forms that were not received by the respondent in time for the respondent to submit with his proposal.

15. DOCUMENT SIGNATURES – ORIGINAL; BLUE INK

All documents returned to the Board shall be signed with an original signature in ink (blue). Failure to sign and return all required documents with the proposal package may be cause for disqualification and for the proposal to be rejected pursuant to N.J.S.A. 18A:18A-2(y) (non-responsive). The Board will not accept facsimile or rubber stamp signatures.

*Forms provided by the Board of Education that must be returned with proposal.

- Acknowledgement of Addenda
- Affirmative Action Questionnaire or Certificate of Employee Information Report
- Chapter 271 – Political Contribution Disclosure Form
- Vendor Questionnaire and Certification
- Iran - Disclosure of Investment Activities
- Non Collusion Affidavit
- Proposal Form
- Stockholders' Disclosure/ Ownership Declaration

*Please check your RFP package for these forms!

16. EXAMINATION OF SPECIFICATIONS, ACKNOWLEDGEMENT

The respondent, by submitting a proposal, acknowledges that he has carefully examined the proposal specifications, documents, addenda (if any), and the site; and that from his investigation, he has satisfied himself as to the nature and location of the work, the general and local conditions and all matters which may in any way affect the work or its performance, and that as a result of such examination, he fully understands the intent and purpose thereof, his obligations thereunder, and that he will not make any claim for, or have any right to damages, because of the lack of any information.

Each respondent submitting a proposal for a service contract shall include in his proposal price all labor, materials, equipment, services, and other requirements necessary, or incidental to, the completion of the work, and other pertinent work as hereinafter described, in accordance with the proposal specifications and documents.

17. FALSE MATERIAL REPRESENTATION – N.J.S.A. 2C:21-34-97(b)/TRUTH IN CONTRACTING

A person commits a crime if the person knowingly makes a material representation that is false in connection with the negotiation, award or performance of a government contract. If the contract amount is for $25,000.00 or above, the offender is guilty of a crime of the second degree. If the contract amount exceeds $2,500.00, but is less than $25,000.00, the offender is guilty of a crime of the third degree. If the contract amount is for $2,500.00 or less, the offender is guilty of a crime of the fourth degree.

Respondent should be aware of the following statutes that represent "Truth in Contracting" laws:

- N.J.S.A. 2C:21-34, et seq. governs false claims and representations by bidders. It is a serious crime for the bidder to knowingly submit a false claim and/or knowingly make material misrepresentation.

- N.J.S.A. 2C:27-10 provides that a person commits a crime if said person offers a benefit to a public servant for an official act performed or to be performed by a public servant, which is a violation of official duty.

- N.J.S.A. 2C:27-11 provides that a bidder commits a crime if said person, directly or indirectly, confers or agrees to confer any benefit not allowed by law to a public servant.

- Bidder should consult the statutes or legal counsel for further information.

18. FINANCIAL GUARANTEE AND BONDING REQUIREMENTS ☐REQUIRED ☒NOT REQUIRED

19. FORCE MAJEURE

Neither party shall be liable in damages for any failure, hindrance or delay in the performance of any obligation under this Agreement if such delay, hindrance or failure to perform is caused by conditions beyond the control of either party, including, but not limited to, Acts of God, flood, fire, war or the public enemy, explosion, government regulations whether or not valid (including the denial or cancellation of any export or other necessary license), court order, state funding, or other unavoidable causes beyond the reasonable control of the party whose performance is affected which cannot be overcome by due diligence.

Vendors, and/or contractors who have a contract with the Board of Education to provide goods or services cannot unilaterally claim an increase in the cost of the contract because of Force Majeure.

20. GENERAL CONDITIONS

- Authorization to Proceed -- Successful Vendor/Contractor
  No service shall be rendered by the successful contractor unless the vendor/contractor receives an approved purchase order authorizing the vendor/contractor to render the service.

- Award of Contract
  It is the intention of the Board of Education to award the contract to the respondent(s) whose response is the most advantageous to the board, price and other factors considered, and who will provide the highest quality service at fair and competitive prices. The Board reserves the right to award contracts to multiple contractors when it is in the best interests of the Board.

- Return of Contract Documents—when required
  Upon notification of award of contract by the Board of Education, the contractor may be required to sign and execute a formal contract with the Board.

- Purchase Order—considered to be a contract. N.J.S.A. 18A:18A-2 (n)
  If a formal contract is not required by the Board of Education, an approved and signed Board of Education Purchase Order will constitute as a contractual agreement.

  When a formal contract is required, the contractor shall sign and execute said contracts and return the contracts with other required documents to the Office of the

  School Business Administrator/Board Secretary.

  Failure to execute the contract and return said contract and related documents within the prescribed time may be cause for a delay in payment for services rendered or products received or the annulment of award by the Board of Education with any financial security becoming property of the Board of Education. The Board of Education reserves the right to accept the proposal of the next lowest responsible respondent.

- Renewal of Contract; Availability and Appropriation of Funds—When Applicable
  The Board of Education may, at its discretion, request that a contract for certain services be renewed in full accordance with N.J.S.A. 18A:18A-42. The School Business Administrator/Board Secretary, may negotiate terms for a renewal of contract proposal and present such negotiated proposal to the Board of Education. All multi-year contracts and contract renewals are subject to the availability and appropriation annually of sufficient funds as may be needed to meet the extended obligation.

  The Board of Education is the final authority in awarding renewals of contracts. Contracts for professional services may be awarded only for twelve (12) months and cannot be renewed.

- Term of Contract
  The successful respondent, to whom the contract is awarded, will be required to do and perform the work/services and to provide and furnish the materials in connection therewith in accordance with the plans and specifications on or before the date listed in the Technical Specifications.

- Purchase Order Required; Notice to Proceed
  No contractor or vendor shall commence any project or deliver any goods until he is in receipt of an approved purchase order authorizing work to begin or goods to be delivered.

21. INSURANCE AND INDEMNIFICATION ☐REQUIRED ☒NOT REQUIRED

22. INTERPRETATIONS AND ADDENDA There is no Pre-Proposal Meeting Scheduled for this Contract!

Respondents are expected to examine the RFP with care and observe all their requirements. A Pre-Submission Proposal Conference will be held at a time, date and location identified in the Public Notice for this RFP. This Conference will afford the respondents the opportunity to make comments and submit questions regarding this RFP. **Attendance at the Pre-Proposal Conference is strongly recommended.** Recipients of the RFP package will have the option of submitting comments and questions at the Pre-Proposal Conference. All questions about the meaning or intent of this RFP, all interpretations and clarifications considered necessary by the District's representative in response to such comments and questions will be issued by Addenda mailed or delivered to all parties recorded by the District as having received the RFP package. Only comments and questions responded to by formal written Addenda will be binding. Oral interpretations, statements or clarifications will be without legal effect.

No interpretation of the meaning of the specifications will be made to any respondent orally. Every request for such interpretations should be made in writing to the School Business Administrator must be received at least ten (10) days, not including Saturdays, Sundays and holidays, prior to the date fixed for the opening of proposals to be given consideration. Any and all interpretations and any supplemental instructions will be distributed in the form of a written addenda to the specifications. The addenda will be provided in accordance with N.J.S.A. 18A:18A-21(c) to the respondents by certified mail or certified fax no later than seven (7) days Saturdays, Sundays, and holidays excepted, prior to the date for acceptance of proposals. All addenda so issued shall become part of the contract document.

23. IRAN DISCLOSURE OF INVESTMENT ACTIVITIES FORM N.J.S.A. 18A:18A-49.4

The Lakewood Board of Education, pursuant to N.J.S.A. 18A:18A-49.4, shall implement and comply with Public Law 2012, c.25, Disclosure of Investment Activities in Iran—N.J.S.A. 52:32-55 et seq.

Pursuant to Public Law 2012, c. 25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract, must complete a certification attesting, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates, is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran.

The Chapter 25 list is found on the Divisions website

http://www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf

If the Board determines that a person or entity has submitted a false certification concerning its engagement in investment activities in Iran under section 4 of P.L.2012, c.25 (C.52:32-58), the board shall report to the New Jersey Attorney General the name of that person or entity, and the Attorney General shall determine whether to bring a civil action against the person to collect the penalty prescribed in paragraph (1) of subsection a. of section 5 of P.L.2012, c.25 (C.52:32-59).

In addition, bidders must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran outlined above by completing the boxes on the lower portion of the enclosed form.

The Board has provided within the specifications, a Disclosure of Investments Activities certification form for all persons or entities, that plan to submit a bid, respond to a proposal, or renew a contract with the board, to complete, sign and submit with the proposal.

Failure to complete, sign, certify and submit the Disclosure of Investment Activities in Iran form with the bid/proposal shall be cause for rejection of the proposal.

24. LIABILITY – COPYRIGHT

The contractor (vendor) shall hold and save the Board of Education, its officials and employees, harmless from liability of any nature or kind for or on account of the use of any copyrighted or un-copyrighted composition, secret process, patented or unpatented invention, article or appliance furnished or used in the performance of his contract.

25. NON COLLUSION AFFIDAVIT

A notarized Non-Collusion Affidavit shall be submitted with the bid/proposal. The bidder/respondent has to certify that he has not directly or indirectly, entered into any agreement, participated in any collusion, discussed any or all parts of this proposal with any potential bidders, or otherwise taken any action in restraint of free, competitive bidding in connection with the above named bid, and that all statements contained in said Proposal and in this affidavit are true and correct, and made with full knowledge that the Board of Education relies upon the truth of the statements contained in said Proposal and in the statements contained in this affidavit in awarding the contract for the said bid.

The respondent has to further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage or contingent fee, except bona fide employees of bona fide established commercial or selling agencies maintained by the respondent.

The Lakewood Board of Education has provided a Non-Collusion Affidavit form here within the specifications package. All respondents are to complete, sign, have the signature notarized and submit the form with the proposal response.

Failure to submit the Non-Collusion Affidavit with the proposal may be cause for the disqualification of the proposal.

26. PAYMENTS (If Applicable)

Every effort will be made to pay vendors and contractors within thirty (30) to sixty (60) days provided the Board of Education receives the appropriate documentation including but not limited to:

- Signed voucher by vendor;
- Packing Slips; and
- Invoices.

Payment will be rendered upon completion of services or delivery of full order to the satisfaction of the Board of Education, unless otherwise agreed to by written contract or mandated by N.J.S.A. 18A:18A-40.1. The Board may, at its discretion may make partial payments.
All payments are subject to approval by the Board of Education at a public meeting. Payment may be delayed from time to time depending on the Board of Education meeting schedule.

Invoices

The invoice clearly outlines the goods received or services rendered and the date(s) the services were rendered.

- The invoice must include the full name and address of the company.
- The invoice must include the board of education purchase order number.
- The invoice must have the company's invoice number that may be used as reference.
- The invoice must list the goods or services rendered.
- The invoice must be submitted to the Business Office.
- Invoices must be submitted within thirty (30) days of service.

27. PERFORMANCE BOND ☐REQUIRED ☒NOT REQUIRED

28. POLITICAL CONTRIBUTION DISCLOSURE STATEMENT – PAY TO PLAY

Annual Disclosure

A business entity as defined by law is advised of its responsibility to file an annual disclosure statement on political contributions with the New Jersey Election Law Enforcement Commission pursuant to N.J.S.A. 19:44A-20.13 (P.L. 2005 Chapter 271 section 3) if the business entity receives contracts in excess of $50,000 from public entities in a calendar year. It is the business entity's responsibility to determine if filing is necessary. Additional information on this requirement is available from the New Jersey Election Law Enforcement commission at 1-888-313-3532 or at www.elec.nj.us.

Chapter 271 Political Contribution Disclosure Form

Business entities (excluding those that are not non-profit organizations) receiving contracts in access of $17,500 from a board of education, are subject to the provisions of N.J.S.A. 19:44A-20.26. The law and rule provides that 10 days prior to the award of such a contract, the contractor shall disclose contributions to:

- any State, county, or municipal committee of a political party
- any legislative leadership committee*
- any continuing political committee (a.k.a., political action committee)
- any candidate committee of a candidate for, or holder of, an elective office:
  of the public entity awarding the contract
  of that county in which that public entity is located
  of another public entity within that county
  or of a legislative district in which that public entity is located or, when the public entity is a county, of any legislative district which includes all or part of the county.

The disclosure must list reportable contributions to any of the committees that exceed $300 per election cycle that were made during the 12 months prior to award of the contract. See N.J.S.A. 19:44A-8 and 19:44A-16 for more details on reportable contributions.

The Lakewood Board of Education has provided a Chapter 271 Political Contribution Disclosure Form within the specifications package for use by the business entity. The Board has also provided a list of agencies to assist the contractor. The enclosed list of agencies is provided to assist the contractor in identifying those public agencies whose elected official and/or candidate campaign committees are affected by the disclosure requirement. It is the contractor's responsibility to identify the specific committees to which contributions may have been made and need to be disclosed. The disclosed information may exceed the minimum requirement.

The enclosed Chapter 271 Political Contribution Disclosure form, a content-consistent facsimile, or an electronic data file containing the required details (along with a signed cover sheet) may be used as the contractor's submission and is disclosable to the public under the Open Public Records Act.

POLITICAL CONTRIBUTIONS/AWARD OF CONTRACTS

Pursuant to N.J.A.C. 6A:23A-6.3 (a) (1-4) please note the following:

Award of Contract -- Reportable Contributions -- N.J.A.C. 6A:23A-6.3 (a) (1)
"No board of education will vote upon or award any contract in the amount of $17,500 or greater to any business entity which has made a contribution reportable by the recipient under P.L.1973, c83 (codified at N.J.S.A. 19:44A-1 et seq.) to a member of the board of education during the preceding one year period.

Contributions During Term of Contract – Prohibited -- N.J.A.C. 6A:23A-6.3 (a) (2-3)
"Contributions reportable by the recipient under P.L. 1973, c83 (codified at N.J.S.A. 19:44A-1 et seq.) to any member of the school board from any business entity doing business with the school district are prohibited during the term of the contract."

"When a business entity referred in 4.1(e) is a natural person, contribution by that person's spouse or child that resides therewith, shall be deemed to be a contribution by the business entity. When a business entity is other than a natural person, a contribution by any person or other business entity having an interest therein shall be deemed to be a contribution by the business entity."

Chapter 271 Political Contribution Disclosure Form – Required -- N.J.A.C. 6A:23A-6.3 (a) (4)

All business entities shall submit with their bid/proposal package a completed and signed Chapter 271 Political Contribution Disclosure Form. The Chapter 271 form will be reviewed by the Board to determine whether the business entity is in compliance with the aforementioned N.J.A.C. 6A:23A-6.3 (a) (2) Award of Contract.

The Chapter 271 Political Contribution Disclosure form shall be submitted with the response to the bid/proposal or no later than ten (10) days prior to the award of contract. Failure to provide the completed and signed form shall be cause for disqualification of the bid/proposal.

29. PRESENTATION AND INTERVIEWS

The Board of Education may at its option, require providers of its choice to attend interviews and make presentations to district officials. This process may only take place after proposals have been opened and reviewed and prior to the completion of the evaluation. **Under no circumstances shall the provisions of the proposal be subject to negotiation—N.J.S.A. 18A:18A-4.5 (b).**

30. PRE-SUBMISSION OF PROPOSAL MEETING (Pre-Proposal Conference Meeting)

The LAKEWOOD Board of Education will not hold a pre-submission of proposal meeting.

31. RESPONDENT'S RESPONSIBILITY FOR PROPOSAL SUBMITTAL

It is the responsibility of the respondent to ensure that their proposal is presented to the Business Office and officially received before the advertised date and time of the proposal. It is understood and agreed upon that any person in the Board of Education will be absolved from responsibility for the premature opening of any proposal not properly labeled and sealed.

32. RIGHT TO KNOW LAW

All potentially hazardous materials or substances must be properly labeled in full accordance with the New Jersey Right to Know Law - N.J.S.A. 34:5A-1 et seq. All contractors or vendors who need additional information about the New Jersey Right to Know Law are to contact the:

New Jersey Department of Health
Right to Know Program
CN 368
Trenton, New Jersey 08625-0368
rtk@doh.state.nj.us

33. STATEMENT OF OWNERSHIP

Statement of Ownership

No business organization, regardless of form of ownership, shall be awarded any contract for the performance of any work or the furnishing of any goods and services, unless, **prior to the receipt of the bid or accompanying the bid** of said business organization, bidders shall submit a statement setting forth the names and addresses of all persons and entities that own ten percent or more of its stock or interest of any type at all levels of ownership.

The included Statement of Ownership shall be completed and attached to the bid proposal. This requirement applies to all forms of business organizations, including, but not limited to, corporations and partnerships, publicly-owned corporations, limited partnerships, limited liability corporations, limited liability partnerships, sole proprietorship, and Subchapter S corporations. **Failure to submit a disclosure document shall result in rejection of the bid as it cannot be remedied after bids have been opened.**

Not-for-profit entities should fill in their name, check the not-for-profit box, and certify the form. No other information is required.

34. SUBCONTRACTING; ASSIGNMENT OF CONTRACT

Contractors, services providers, and all vendors with whom the Board of Education have an executed contract may not subcontract any part of any work done or assign any part of contract for goods or materials for the Board without first receiving written permission from the School Business Administrator.

Contractors, service providers, and vendors using subcontractors assume all responsibility for work performed by subcontractors. The Board Business Office may require the following documents to be secured from all approved subcontractors:

- Insurance Certificate as outlined in the proposal specifications;
- Affirmative Action Evidence as outlined in the proposal specifications;
- New Jersey Business Registration Certificate; and
- Other documents as may be required by the Board of Education.

In cases of subcontracting, the Board of Education shall only pay the prime contractor. It is the sole responsibility of the prime contractor to ensure that all subcontractors are paid. The Board of Education shall not be responsible for payments to subcontractors and shall be held harmless against any or all claims generated against prime contractors for non-payment to subcontractors.

35. TAXES

As a New Jersey governmental entity, the Board of Education is exempt from the requirements under New Jersey state sales and use tax (N.J.S.A. 54:32B-1 et. seq.), and does not pay any sales or use taxes. Respondents should note that they are expected to comply with the provisions of said statute and the rules and regulations promulgated thereto to qualify them for examinations and reference to any and all labor, services, materials and supplies furnished to the Board of Education. Contractors may not use the Board's tax exempt status to purchase supplies, materials, service or equipment.

A contractor may qualify for a New Jersey Sales Tax Exemption on the purchase of materials, supplies and services when these purchases are used exclusively to fulfill the terms and conditions of the contract with the Board of Education. All contractors are referred to New Jersey Division of Taxation– Tax Bulletin S&U-3 for guidance. Again, contractors are not permitted to use the Board's tax identification number to purchase supplies, materials, services of equipment.

36. TERMINATION OF CONTRACT

If the Board determines that the contractor has failed to comply with the terms and conditions of the proposal upon which the issuance of the contract is based or that the contractor has failed to perform said service, duties and or responsibilities in a timely, proper, professional and/or efficient manner, then the Board shall have the authority to terminate the contract upon written notice setting forth the reason for termination and effective date of termination.

Termination by the Board of the contract does not absolve the contractor from potential liability for damages caused the District by the contractor's breach of this agreement. The Board may withhold payment due the contractor and apply same towards damages once established. The Board will act diligently in accordance with governing statutes to mitigate damages. Damages may include the additional cost of procuring said services or goods from other sources.

The contractor further agrees to indemnify and hold the District harmless from any liability to subcontractors or suppliers concerning work performed or goods provided arising out of the lawful termination of this agreement.

37. WITHDRAWAL OF PROPOSALS

Before The Proposal Opening

The School Business Administrator may consider a written request from a respondent to withdraw a proposal if the written request is received by the School Business Administrator before the advertised time of the proposal opening. Any respondent who has been granted permission by the School Business Administrator to have his/her proposal withdrawn cannot re-submit a proposal for the same advertised proposal project. That respondent shall also be disqualified from future proposals on the same project if the project is re-advertised.

After The Proposal Opening

The Board of Education may consider a written request from a respondent to withdraw a proposal, if the written request is received by the School Business Administrator within five (5) business days after the proposal opening. A request to withdraw a proposal after the specified number of days will not be honored.

The contractor/vendor who wishes to withdraw a proposal must provide a certification supported by written factual evidence that an error or omission was made by the contractor and that the error or omission was a substantial computational error or an unintentional omission or both.

The request to withdraw a proposal after the proposal opening may be reviewed by the School Business Administrator, the Director of Facilities, other interested administrators' and the Architect of Record for the project (if necessary) and/or the Board Attorney and a recommendation will be made to the Board of Education. If the Board of Education grants permission to have the proposal withdrawn the contractor/vendor shall be disqualified from quoting on the same project if the project is re-advertised. If the contractor/vendor fails to meet the burden of proof to have the proposal withdrawn, the request to withdraw the proposal will be denied and if the contractor/vendor fails to execute the contract the bid guarantee will be forfeited and become property of the Board of Education.

LAKEWOOD BOARD OF EDUCATION

Request for Proposal
RFP

TECHNICAL SPECIFICATIONS

Ms. Regina Robinson
Interim School Business Administrator/Board Secretary

REQUEST FOR PROPOSAL
FOR
GENERAL BANKING SERVICES

RFP: 01-1718 **DATE: Tuesday, April 4, 2017 10:00am**

Scope of Services:

The Board of Education is seeking proposals for banking services for the year. All proposals must be from banking institutions eligible to act as a depository for public funds in the State of New Jersey and must comply with the Governmental Unit Deposit Protection Act.

District Demographics:

The Lakewood Board of Education is a PK-12 school district in northern Ocean County. The district consists of six building locations, student enrollment of approximately 6,200, and 900 employees. The 2016-2017 annual school budget is approximately $180 million. The district's fiscal year runs from July 1st to June 30th.

Current Bank Account Information:

The current bank accounts in operation by the Board of Education are listed below. Proposals shall be based on bank account information for the first quarter 2016 as supplied by the district in Exhibit A.

- Warrant Account – a general-purpose checking account that handles the majority of funds in the District.
- Payroll Account – a checking account dedicated to the net payroll for all District employees.
- Payroll Agency Account – a checking account dedicated to payroll deductions of employees, tax withholdings and employer contributions to payroll taxes.
- Student Activity Accounts
- Athletic Fund Account
- Workers Compensation Account
- Unemployment Trust Account
- Petty Cash Accounts
- Summer Payroll Account
- Capital Projects
- Food Service Account
- Several Scholarship Fund Accounts

Proposal Due Date:

All proposals are due no later than 11:00 a.m. on Tuesday, April 04, 2017. Proposals may be hand carried, mailed or otherwise delivered to the office of the Business Administrator/Board Secretary, Regina Robinson located at 200 Ramsey Ave., Lakewood, New Jersey 08701. No facsimile transmissions will be accepted.

Proposal Requirements:

Proposals must contain information of the institution, branches that can serve the district, responses to a series of questions concerning available services, and a calculation of interest information based upon the institution's existing rates and fees for the first quarter 2017. Institutions must also provide a copy of a checking account statement and an account analysis statement for an existing educational client (the name and account number of the client should be blocked out for confidentiality purposes).

District Banking Requirements:

a. All bank statement periods shall be from the first day of each month to the last day of each month, regardless of the number of days in the month.

b. All bank statements must be mailed with sufficient time to be received by the District no later than the seventh of the month following the statement's closing date.

c. A monthly account analysis shall be provided for each combined account and shall include an itemized accounting of all bank earnings credits, fees and interest earned to be credited to the District.

d. The interest and fees, if any, on all of the accounts should be combined and the collective net interest posted to the Warrant Account.

e. A specific client services representative shall be assigned to handle all district inquiries, requests and problems. An alternate representative shall also be assigned in case of unavailability of the assigned representative.

f. The District shall have the ability to have each bank statement mailed directly to whatever address the District shall assign to that account.

District Banking Data for First Quarter 2017:

Attached as Exhibit A are the analysis statements for the First quarter of 2017.

Interest Determination:

The institution shall demonstrate a written calculation of the interest it would have paid the District had the District been a client during the first quarter 2017. The institution shall present as an exhibit, in conjunction with this calculation, a schedule of fees and rates publicly distributed during the period.

Should the institution wish to calculate interest on a basis other than that which was in place for clients during the first quarter 2017, the institution must indicate how that rate would be determined and what guarantee would be offered that the rate would be maintained in the future. In such case, both the available rates and fees and the proposed alternate rates and fees should be presented.

Checklist of Services:

Attached as Exhibit B is a checklist of services requested by the District. The institution shall respond with a Yes or No reply in the appropriate column as to whether the service would be available.

Service Branch:

The institution shall indicate the branch office which it proposes to service the Board of Education's accounts on the line below.

_____ _____

Name of Branch Telephone Number

_____

Complete Address

Hours of Operation:_____

Services Available to District Employees:

Attached as Exhibit C is a checklist of services available for District employees who open accounts with the institution and those who do not open accounts. The institution shall complete the exhibit and shall attach any additional information in this regard that would be beneficial.

References:

The institution shall attach a list of educational and municipal clients served during the calendar year 2017.

Other Information:

The institution shall provide a financial report indicating its current status and any other information that may assist the Board of Education in making a decision to select the institution as a service provider.

Basis for Evaluation of Proposals:

The decision of which institution the Board will employ will be made after reviewing a variety of factors. The factors involved will include:

a. The amount of interest that will be earned on the accounts after taking into account the service fees that are proposed to be charged by the institution.

b. The convenience of the institution as assessed by the location of a branch near the Board's main office at 200 Ramsey Ave, Lakewood or the availability of a courier service provided by the institution.

c. The ability to clearly understand bank statements and other reports as evidenced by copies of actual reports to other educational clients.

d. The services available to the Board of Education.

e. The availability of electronic communication and access capabilities, such as the ability to electronically view status of accounts, initiate transfers between accounts, etc.

f. The services offered to employees of the Board of Education, such as Direct Deposit and no-fee or low-fee checking accounts.

g. The district shall also evaluate the answers received on

- Checklist B
- Checklist C

EXHIBIT A

Analysis Statements for First Quarter of 2017

HIGH SCHOOL ATHLETIC ACCOUNT

FEBRUARY 2017

investors Bank
101 Wood Avenue South • Iselin, NJ • 08830

855-iBank4U (855.422.6548)
myinvestorsbank.com

RETURN SERVICE REQUESTED

>000284 7318696 0001 092233 40Z

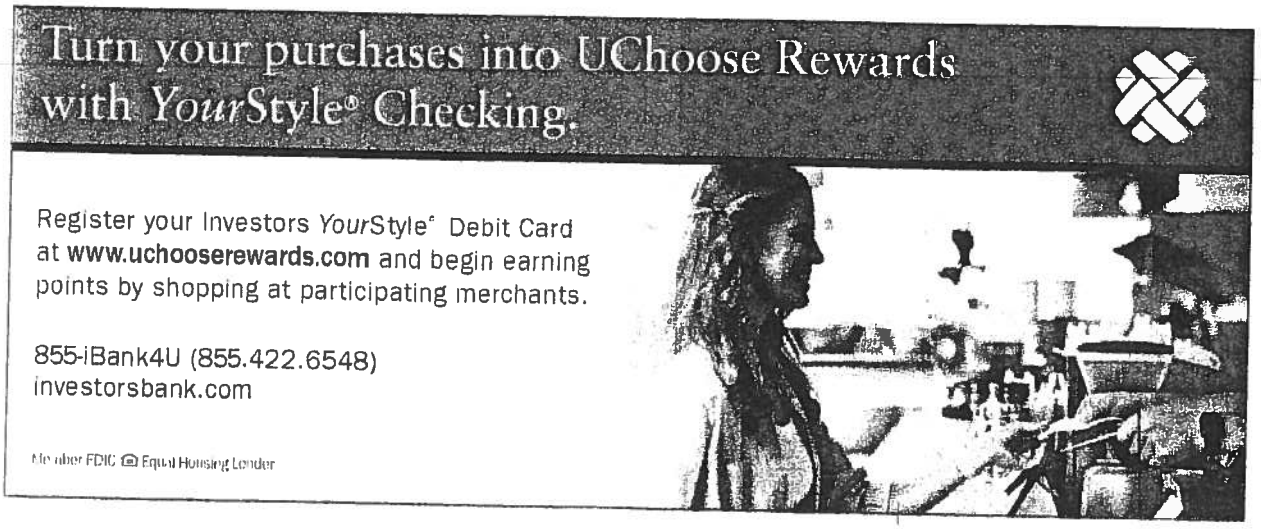
LAKEWOOD BOARD OF EDUCATION
HIGH SCHOOL ATHLETIC ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

GOVERNMENT CHECKING

Account #	**XXXXXXX6284**	*Beginning Balance*	$46,039.01
Statement Period		*Deposits/Credits*	$1,054.61
From	02/01/17	*Interest Paid*	$16.62
Through	02/28/17	*Checks/Debits*	-$8,297.81
Average Balance	$42,770.93	*Service Charges*	$0.00
Earned Interest This Period	$16.62	*Ending Balance*	$38,812.43
YTD Interest	$37.38	*# Deposits/Credits*	2
YTD Withholding	$0.00	*# Checks/Debits*	80
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
02/01	BEGINNING BALANCE			$46,039.01
02/02	CHECK #15987		$58.00-	$45,981.01
02/02	CHECK #16080		$80.00-	$45,901.01
02/02	CHECK #16028		$84.00-	$45,817.01
02/02	CHECK #16070		$84.00-	$45,733.01
02/03	CHECK #16065		$60.00-	$45,673.01
02/03	CHECK #16066		$75.00-	$45,598.01
02/03	CHECK #16071		$80.00-	$45,518.01
02/03	CHECK #16078		$141.00-	$45,377.01
02/03	CHECK #16073		$267.00-	$45,110.01



00284 7318696 002717 005433 0001/0013

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/06	CHECK #16075		$60.00-	$45,050.01
02/06	CHECK #15862		$60.00-	$44,990.01
02/06	CHECK #16067		$60.00-	$44,930.01
02/06	CHECK #16076		$84.00-	$44,846.01
02/06	CHECK #16074		$84.00-	$44,762.01
02/06	CHECK #16094		$84.00-	$44,678.01
02/06	CHECK #16101		$84.00-	$44,594.01
02/07	CHECK #16083		$198.00-	$44,396.01
02/07	CHECK #16102		$60.00-	$44,336.01
02/07	CHECK #16089		$60.00-	$44,276.01
02/07	CHECK #16030		$60.00-	$44,216.01
02/07	CHECK #16077		$60.00-	$44,156.01
02/07	CHECK #16096		$80.00-	$44,076.01
02/07	CHECK #16090		$80.00-	$43,996.01
02/07	CHECK #16018		$80.00-	$43,916.01
02/07	CHECK #16099		$80.00-	$43,836.01
02/07	CHECK #16069		$84.00-	$43,752.01
02/07	CHECK #16093		$85.00-	$43,667.01
02/07	CHECK #16111		$100.00-	$43,567.01
02/07	CHECK #16092		$141.00-	$43,426.01
02/08	CHECK #16088		$60.00-	$43,366.01
02/08	CHECK #16072		$80.00-	$43,286.01
02/08	CHECK #16107		$198.00-	$43,088.01
02/08	CHECK #16108		$336.00-	$42,752.01
02/09	CHECK #16095		$60.00-	$42,692.01
02/09	CHECK #16086		$120.00-	$42,572.01
02/09	CHECK #16112		$145.00-	$42,427.01
02/09	CHECK #16022		$200.00-	$42,227.01
02/10	DEPOSIT	$796.61		$43,023.62
02/13	CHECK #16109		$24.50-	$42,999.12
02/13	CHECK #16048		$60.00-	$42,939.12
02/13	CHECK #16068		$80.00-	$42,859.12
02/15	DEPOSIT	$258.00		$43,117.12
02/15	CHECK #16081		$20.00-	$43,097.12
02/15	CHECK #16082		$120.00-	$42,977.12
02/15	CHECK #16085		$140.00-	$42,837.12
02/16	CHECK #16024		$80.00-	$42,757.12
02/21	CHECK #16098		$84.00-	$42,673.12
02/21	CHECK #16154		$105.30-	$42,567.82
02/21	CHECK #16151		$111.10-	$42,456.72
02/22	CHECK #16045		$80.00-	$42,376.72
02/22	CHECK #16012		$84.00-	$42,292.72
02/23	CHECK #16130		$60.00-	$42,232.72
02/23	CHECK #16121		$60.00-	$42,172.72
02/23	CHECK #16136		$60.00-	$42,112.72
02/23	CHECK #16146		$84.00-	$42,028.72

00284 7316679b 002710 005435 0002/0013

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
16101*	02/06	$84.00	16121	02/23	$60.00	16141	02/28	$112.00
16102	02/07	$60.00	16124*	02/27	$60.00	16142	02/28	$80.00
16107*	02/08	$198.00	16125	02/27	$80.00	16143	02/27	$112.00
16108	02/08	$336.00	16128*	02/28	$80.00	16145*	02/27	$80.00
16109	02/13	$24.50	16129	02/27	$60.00	16146	02/23	$84.00
16110	02/24	$176.00	16130	02/23	$60.00	16147	02/27	$60.00
16111	02/07	$100.00	16134*	02/28	$84.00	16148	02/24	$100.00
16112	02/09	$145.00	16135	02/28	$112.00	16149	02/28	$267.00
16114*	02/27	$60.00	16136	02/23	$60.00	16151*	02/21	$111.10
16115	02/27	$80.00	16138*	02/24	$84.00	16152	02/27	$40.00
16116	02/24	$60.00	16139	02/24	$80.00	16154*	02/21	$105.30
16120*	02/24	$60.00	16140	02/24	$112.00			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

00284 7318494 002719 005431 0003/0013

HIGH SCHOOL ACTIVITIES ACCOUNT

FEBRUARY 2017

investors Bank
101 Wood Avenue South • Iselin, NJ • 08830

855-iBank4U (855.422.6548)
myinvestorsbank.com

RETURN SERVICE REQUESTED

>002582 7318495 0001 092233 10Z

LAKEWOOD BOARD OF EDUCATION
HIGH SCHOOL ACTIVITIES ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

Investors Bank is now the Official Bank of the New Jersey Devils

Member FDIC

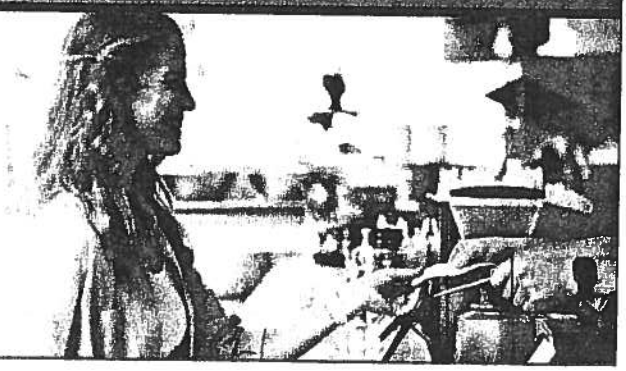
GOVERNMENT CHECKING

Account #	**XXXXXXX6276**	*Beginning Balance*	$56,270.98
Statement Period		*Deposits/Credits*	$3,411.91
From	02/01/17	*Interest Paid*	$21.62
Through	02/28/17	*Checks/Debits*	-$3,864.00
Average Balance	$55,643.88	*Service Charges*	$0.00
Earned Interest This Period	$21.62	*Ending Balance*	$55,840.51
YTD Interest	$43.88	*# Deposits/Credits*	3
YTD Withholding	$0.00	*# Checks/Debits*	10
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
02/01	BEGINNING BALANCE			$56,270.98
02/03	CHECK #8680		$236.68-	$56,034.30
02/03	CHECK #8687		$500.00-	$55,534.30
02/06	CHECK #8686		$136.00-	$55,398.30
02/07	CHECK #8692		$100.00-	$55,298.30
02/07	CHECK #8691		$700.00-	$54,598.30
02/09	CHECK #8681		$825.00-	$53,773.30
02/10	DEPOSIT	$2,000.00		$55,773.30
02/15	DEPOSIT	$380.00		$56,153.30
02/21	CHECK #8696		$32.82-	$56,120.48

Turn your purchases into UChoose Rewards with *Your*Style® Checking.



Register your Investors *Your*Style® Debit Card at **www.uchooserewards.com** and begin earning points by shopping at participating merchants.

855-iBank4U (855.422.6548)
investorsbank.com

Member FDIC ☎ Equal Housing Lender

02582 7318495 007677 015353 0001/0004

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-IBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

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EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/21	CHECK #8697		$112.00-	$56,008.48
02/21	CHECK #8693		$1,039.50-	$54,968.98
02/24	DEPOSIT	$1,031.91		$56,000.89
02/28	CHECK #8695		$182.00-	$55,818.89
02/28	INTEREST CREDIT	$21.62		$55,840.51
02/28	ENDING BALANCE			$55,840.51

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
8680	02/03	$236.68	8691*	02/07	$700.00	8696	02/21	$32.82
8681	02/09	$825.00	8692	02/07	$100.00	8697	02/21	$112.00
8686*	02/06	$136.00	8693	02/21	$1,039.50			
8687	02/03	$500.00	8695*	02/28	$182.00			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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AGENCY ACCOUNT

DECEMBER 2016

JANUARY 2017

FEBRUARY 2017

investorsBank
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>000208 7316501 0001 092233 30Z

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AGENCY ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

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GOVERNMENT CHECKING

Account #	**XXXXXXX6225**	*Beginning Balance*	$446,253.30
Statement Period		*Deposits/Credits*	$2,968,009.17
From	02/01/17	*Interest Paid*	$242.72
Through	02/28/17	*Checks/Debits*	-$2,359,309.83
Average Balance	$624,135.10	*Service Charges*	$0.00
Earned Interest This Period	$242.72	*Ending Balance*	$1,055,195.36
YTD Interest	$583.78	*# Deposits/Credits*	4
YTD Withholding	$0.00	*# Checks/Debits*	73
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
02/01	BEGINNING BALANCE			$446,253.30
02/01	WEB XFER FR DDA 000729906241	$985,135.14		$1,431,388.44
02/03	NJ WEB PMT 01170 NJWEB01170 TXP*B216000219000*01170*170328		$55,443.57-	$1,375,944.87
02/03	IRS USATAXPYMT 270743404364935		$491,061.14-	$884,883.73
02/03	CHECK #5485		$78,019.94-	$806,863.79
02/06	WIRE FIRST FINANCIAL FED. CR U		$8,740.29-	$798,123.50
02/06	CHECK #5515		$84.62-	$798,038.88

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00208 7316501 001884 0037a7 0001/0011

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

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For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/06	CHECK #5501		$1,375.00-	$796,663.88
02/07	CHECK #5502		$200.00-	$796,463.88
02/07	CHECK #5504		$352.00-	$796,111.88
02/07	CHECK #5503		$466.00-	$795,645.88
02/07	CHECK #5495		$625.00-	$795,020.88
02/07	CHECK #5500		$1,030.00-	$793,990.88
02/07	CHECK #5496		$49,456.46-	$744,534.42
02/08	CHECK #5507		$10.00-	$744,524.42
02/08	CHECK #5466		$62.81-	$744,461.61
02/08	CHECK #5527		$84.62-	$744,376.99
02/08	CHECK #5526		$84.62-	$744,292.37
02/08	CHECK #5519		$84.62-	$744,207.75
02/08	CHECK #5497		$125.33-	$744,082.42
02/08	CHECK #5494		$4,335.99-	$739,746.43
02/09	CHECK #5505		$67.20-	$739,679.23
02/09	CHECK #5532		$84.62-	$739,594.61
02/09	CHECK #5512		$84.62-	$739,509.99
02/09	CHECK #5533		$84.62-	$739,425.37
02/09	CHECK #5511		$84.62-	$739,340.75
02/09	CHECK #5524		$84.62-	$739,256.13
02/09	CHECK #5506		$119.54-	$739,136.59
02/09	CHECK #5508		$129.05-	$739,007.54
02/09	CHECK #5499		$325.00-	$738,682.54
02/09	CHECK #5510		$406.77-	$738,275.77
02/10	CHECK #5498		$29.23-	$738,246.54
02/10	CHECK #5525		$84.62-	$738,161.92
02/13	CHECK #5528		$84.62-	$738,077.30
02/13	CHECK #5529		$84.62-	$737,992.68
02/13	CHECK #5521		$169.24-	$737,823.44
02/14	WEB XFER FR DDA 000729906241	$996,971.08		$1,734,794.52
02/14	CHECK #5517		$84.62-	$1,734,709.90
02/14	CHECK #5530		$84.62-	$1,734,625.28
02/14	CHECK #5513		$84.62-	$1,734,540.66
02/14	CHECK #5531		$84.62-	$1,734,456.04
02/14	CHECK #5518		$84.62-	$1,734,371.42
02/16	WIRE FIRST FINANCIAL FED. CR U		$8,740.29-	$1,725,631.13
02/16	DEPOSIT	$1,050.05		$1,726,681.18
02/16	NJ WEB PMT 01170 NJWEB01170 TXP*B216000219000*01170*170328		$55,970.91-	$1,670,710.27
02/16	DIV OF PENS&BENE TEPS PERS 0212017*0007349974*0000353852*		$77,038.26-	$1,593,672.01
02/16	IRS USATAXPYMT 270744770039313		$496,986.13-	$1,096,685.88

00208 7318501 001685 00374 0002/0011

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/16	DIV OF PENS&BENE		$615,369.54-	$481,316.34
	TEPS TPAF			
	0212017*0058997845*0002539109*			
02/16	CHECK #5543		$1,050.05-	$480,266.29
02/16	CHECK #5545		$22,603.51-	$457,662.78
02/16	CHECK #5544		$235,364.86-	$222,297.92
02/17	CHECK #5514		$84.62-	$222,213.30
02/21	COMMWLTHOFPA INT		$193.21-	$222,020.09
	PAEMPLOYTX			
	TXP*11051737 *1051 *1702			
02/21	COMMWLTHOFPA INT		$272.79-	$221,747.30
	PAEMPLOYTX			
	TXP*11051737 *1051 *1702			
02/21	CHECK #5523		$84.62-	$221,662.68
02/21	CHECK #5549		$200.00-	$221,462.68
02/21	CHECK #5552		$352.00-	$221,110.68
02/21	CHECK #5550		$466.00-	$220,644.68
02/21	CHECK #5540		$500.00-	$220,144.68
02/21	CHECK #5537		$675.00-	$219,469.68
02/21	CHECK #5548		$1,375.00-	$218,094.68
02/21	CHECK #5539		$2,321.63-	$215,773.05
02/21	CHECK #5555		$11,265.92-	$204,507.13
02/21	CHECK #5538		$49,521.46-	$154,985.67
02/22	CHECK #5556		$60.00-	$154,925.67
02/22	CHECK #5541		$125.33-	$154,800.34
02/22	CHECK #5534		$450.88-	$154,349.46
02/22	CHECK #5547		$1,030.00-	$153,319.46
02/22	CHECK #5551		$77,649.54-	$75,669.92
02/23	CHECK #5542		$29.23-	$75,640.69
02/23	CHECK #5553		$67.20-	$75,573.49
02/23	CHECK #5522		$84.62-	$75,488.87
02/23	CHECK #5554		$119.54-	$75,369.33
02/23	CHECK #5546		$325.00-	$75,044.33
02/23	CHECK #5559		$576.71-	$74,467.62
02/24	CHECK #5535		$4,238.83-	$70,228.79
02/28	WEB XFER FR DDA 000729906241	$984,852.90		$1,055,081.69
02/28	CHECK #5557		$129.05-	$1,054,952.64
02/28	INTEREST CREDIT	$242.72		$1,055,195.36
02/28	ENDING BALANCE			$1,055,195.36

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
5466	02/08	$62.81	5497	02/08	$125.33	5502	02/07	$200.00
5485*	02/03	$78,019.94	5498	02/10	$29.23	5503	02/07	$466.00
5494*	02/08	$4,335.99	5499	02/09	$325.00	5504	02/07	$352.00
5495	02/07	$625.00	5500	02/07	$1,030.00	5505	02/09	$67.20
5496	02/07	$49,456.46	5501	02/06	$1,375.00	5506	02/09	$119.54

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
5507	02/08	$10.00	5526	02/08	$84.62	5543	02/16	$1,050.05
5508	02/09	$129.05	5527	02/08	$84.62	5544	02/16	$235,364.86
5510*	02/09	$406.77	5528	02/13	$84.62	5545	02/16	$22,603.51
5511	02/09	$84.62	5529	02/13	$84.62	5546	02/23	$325.00
5512	02/09	$84.62	5530	02/14	$84.62	5547	02/22	$1,030.00
5513	02/14	$84.62	5531	02/14	$84.62	5548	02/21	$1,375.00
5514	02/17	$84.62	5532	02/09	$84.62	5549	02/21	$200.00
5515	02/06	$84.62	5533	02/09	$84.62	5550	02/21	$466.00
5517*	02/14	$84.62	5534	02/22	$450.88	5551	02/22	$77,649.54
5518	02/14	$84.62	5535	02/24	$4,238.83	5552	02/21	$352.00
5519	02/08	$84.62	5537*	02/21	$675.00	5553	02/23	$67.20
5521*	02/13	$169.24	5538	02/21	$49,521.46	5554	02/23	$119.54
5522	02/23	$84.62	5539	02/21	$2,321.63	5555	02/21	$11,265.92
5523	02/21	$84.62	5540	02/21	$500.00	5556	02/22	$60.00
5524	02/09	$84.62	5541	02/22	$125.33	5557	02/28	$129.05
5525	02/10	$84.62	5542	02/23	$29.23	5559*	02/23	$576.71

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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AGENCY ACCOUNT
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LAKEWOOD NJ 08701-2085

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GOVERNMENT CHECKING

Account #	**XXXXXXX6225**	*Beginning Balance*	$705,337.75
Statement Period		*Deposits/Credits*	$1,974,491.31
From	01/01/17	*Interest Paid*	$341.06
Through	01/31/17	*Checks/Debits*	-$2,233,916.82
Average Balance	$806,702.19	*Service Charges*	$0.00
Earned Interest This Period	$341.06	*Ending Balance*	$446,253.30
YTD Interest	$341.06	*# Deposits/Credits*	2
YTD Withholding	$0.00	*# Checks/Debits*	67
Annual Percentage Yield Earned (APYE)	0.50%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
01/01	BEGINNING BALANCE			$705,337.75
01/03	CHECK #5412		$222.60-	$705,115.15
01/03	CHECK #5435		$406.77-	$704,708.38
01/03	CHECK #5417		$4,110.99-	$700,597.39
01/04	WEB XFER FR DDA 000729906241	$972,172.66		$1,672,770.05
01/04	CHECK #5422		$109.00-	$1,672,661.05
01/05	CHECK #5433		$222.60-	$1,672,438.45
01/06	WIRE FIRST FINANCIAL FED. CR U		$8,740.29-	$1,663,698.16

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LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD

DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT

CHECKS OUTSTANDING _____

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Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/06	COMMWLTHOFPA INT PAEMPLOYTX TXP*11051737 *1051 *1701		$251.41-	$1,663,446.75
01/06	NJ WEB PMT 01170 NJWEB01170 TXP*B216000219000*01170*170328		$54,689.35-	$1,608,757.40
01/06	IRS USATAXPYMT 270740692126289		$482,445.20-	$1,126,312.20
01/06	CHECK #5447		$4,890.93-	$1,121,421.27
01/06	CHECK #5446		$218,681.20-	$902,740.07
01/06	CHECK #5448		$78,984.03-	$823,756.04
01/09	CHECK #5443		$415.08-	$823,340.96
01/09	CHECK #5459		$1,375.00-	$821,965.96
01/09	CHECK #5445		$2,608.18-	$819,357.78
01/09	CHECK #5449		$11,597.98-	$807,759.80
01/10	CHECK #5465		$10.00-	$807,749.80
01/10	CHECK #5457		$100.00-	$807,649.80
01/10	CHECK #5460		$200.00-	$807,449.80
01/10	CHECK #5462		$352.00-	$807,097.80
01/10	CHECK #5461		$466.00-	$806,631.80
01/10	CHECK #5451		$625.00-	$806,006.80
01/10	CHECK #5444		$4,014.40-	$801,992.40
01/11	CHECK #5455		$25.45-	$801,966.95
01/11	CHECK #5456		$29.23-	$801,937.72
01/11	CHECK #5454		$125.33-	$801,812.39
01/11	CHECK #5453		$500.00-	$801,312.39
01/11	CHECK #5458		$1,030.00-	$800,282.39
01/12	DIV OF PENS&BENE TEPS PERS 1242016*0000382832*0000054555*		$4,373.87-	$795,908.52
01/12	CHECK #5463		$67.20-	$795,841.32
01/12	CHECK #5464		$119.54-	$795,721.78
01/12	CHECK #5468		$406.77-	$795,315.01
01/13	CHECK #5450		$3,860.99-	$791,454.02
01/17	WEB XFER FR DDA 000729906241	$1,002,318.65		$1,793,772.67
01/18	CHECK #5452		$50,498.46-	$1,743,274.21
01/19	COMMWLTHOFPA INT PAEMPLOYTX TXP*11051737 *1051 *1701		$260.99-	$1,743,013.22
01/19	DIV OF PENS&BENE TEPS PERS 0042016*0000000000*0000000000*		$3,526.00-	$1,739,487.22
01/19	CHECK #5479		$22,547.56-	$1,716,939.66
01/19	CHECK #5478		$236,064.26-	$1,480,875.40
01/20	WIRE FIRST FINANCIAL FED. CR U		$8,740.29-	$1,472,135.11

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/20	DIV OF PENS&BENE TEPS TPAF 0042016*0000000000*0000000000*		$3,526.00-	$1,468,609.11
01/20	NJ WEB PMT 01170 NJWEB01170 TXP*B216000219000*01170*161228		$56,768.48-	$1,411,840.63
01/20	DIV OF PENS&BENE TEPS PERS 0112017*0006662638*0000335330*		$69,979.68-	$1,341,860.95
01/20	DIV OF PENS&BENE TEPS TPAF 0112017*0029126701*0001257831*		$303,845.32-	$1,038,015.63
01/20	IRS USATAXPYMT 270742030434511		$511,480.04-	$526,535.59
01/20	CHECK #5467		$129.05-	$526,406.54
01/23	CHECK #5482		$1,375.00-	$525,031.54
01/24	CHECK #5490		$10.00-	$525,021.54
01/24	CHECK #5483		$200.00-	$524,821.54
01/24	CHECK #5486		$352.00-	$524,469.54
01/24	CHECK #5484		$466.00-	$524,003.54
01/24	CHECK #5475		$500.00-	$523,503.54
01/24	CHECK #5472		$625.00-	$522,878.54
01/24	CHECK #5474		$2,512.78-	$520,365.76
01/24	CHECK #5489		$11,369.46-	$508,996.30
01/24	CHECK #5473		$51,211.45-	$457,784.85
01/25	CHECK #5477		$29.23-	$457,755.62
01/25	CHECK #5469		$415.08-	$457,340.54
01/25	CHECK #5481		$1,030.00-	$456,310.54
01/25	CHECK #5470		$4,165.82-	$452,144.72
01/26	CHECK #5476		$125.33-	$452,019.39
01/26	CHECK #5491		$129.05-	$451,890.34
01/26	CHECK #5480		$325.00-	$451,565.34
01/26	CHECK #5493		$406.77-	$451,158.57
01/26	CHECK #5471		$3,860.99-	$447,297.58
01/27	IRS USATAXPYMT 270742712385764		$1,198.60-	$446,098.98
01/27	CHECK #5487		$67.20-	$446,031.78
01/27	CHECK #5488		$119.54-	$445,912.24
01/31	INTEREST CREDIT	$341.06		$446,253.30
01/31	ENDING BALANCE			$446,253.30

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
5412	01/03	$222.60	5435*	01/03	$406.77	5446	01/06	$218,681.20
5417*	01/03	$4,110.99	5443*	01/09	$415.08	5447	01/06	$4,890.93
5422*	01/04	$109.00	5444	01/10	$4,014.40	5448	01/06	$78,984.03
5433*	01/05	$222.60	5445	01/09	$2,608.18	5449	01/09	$11,597.98

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
5450	01/13	$3,860.99	5464	01/12	$119.54	5479	01/19	$22,547.56
5451	01/10	$625.00	5465	01/10	$10.00	5480	01/26	$325.00
5452	01/18	$50,498.46	5467*	01/20	$129.05	5481	01/25	$1,030.00
5453	01/11	$500.00	5468	01/12	$406.77	5482	01/23	$1,375.00
5454	01/11	$125.33	5469	01/25	$415.08	5483	01/24	$200.00
5455	01/11	$25.45	5470	01/25	$4,165.82	5484	01/24	$466.00
5456	01/11	$29.23	5471	01/26	$3,860.99	5486*	01/24	$352.00
5457	01/10	$100.00	5472	01/24	$625.00	5487	01/27	$67.20
5458	01/11	$1,030.00	5473	01/24	$51,211.45	5488	01/27	$119.54
5459	01/09	$1,375.00	5474	01/24	$2,512.78	5489	01/24	$11,369.46
5460	01/10	$200.00	5475	01/24	$500.00	5490	01/24	$10.00
5461	01/10	$466.00	5476	01/26	$125.33	5491	01/26	$129.05
5462	01/10	$352.00	5477	01/25	$29.23	5493*	01/26	$406.77
5463	01/12	$67.20	5478	01/19	$236,064.26			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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RETURN SERVICE REQUESTED

>000251 7122972 0001 092233 30Z

LAKEWOOD BOARD OF EDUCATION
AGENCY ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

GOVERNMENT CHECKING

Account #	**XXXXXXX6225**	*Beginning Balance*	$46,080.11
Statement Period		*Deposits/Credits*	$2,861,140.95
From	12/01/16	*Interest Paid*	$141.08
Through	12/31/16	*Checks/Debits*	-$2,202,024.39
Average Balance	$462,827.63	*Service Charges*	$0.00
Earned Interest This Period	$141.08	*Ending Balance*	$705,337.75
YTD Interest	$1,716.81	*# Deposits/Credits*	6
YTD Withholding	$0.00	*# Checks/Debits*	57
Annual Percentage Yield Earned (APYE)	0.35%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
12/01	BEGINNING BALANCE			$46,080.11
12/01	CHECK #5389		$67.20-	$46,012.91
12/01	CHECK #5390		$119.54-	$45,893.37
12/01	CHECK #5368		$129.05-	$45,764.32
12/01	CHECK #5393		$222.60-	$45,541.72
12/01	CHECK #5371		$3,401.50-	$42,140.22
12/02	CHECK #5378		$109.00-	$42,031.22
12/02	CHECK #5372		$4,210.99-	$37,820.23

Business Fee Schedule

Enclosed please find our **updated 2017 Fee Schedule** for Business Accounts.

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Member FDIC Equal Housing Lender

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IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-iBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD

DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT

CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/05	COMMWLTHOFPA INT PAEMPLOYTX TXP*11051737 *1051 *1611		$238.79-	$37,581.44
12/06	WEB XFER FR DDA 000729906241	$964,497.34		$1,002,078.78
12/09	WIRE FIRST FINANCIAL FED. CR U		$17,480.58-	$984,598.20
12/09	NJ WEB PMT 01170 NJWEB01170 TXP*B216000219000*01170*161228	✓	$56,107.99-	$928,490.21
12/09	IRS USATAXPYMT 270674405367541	✓	$497,034.20-	$431,456.01
12/12	DEPOSIT	$8,770.29		$440,226.30
12/12	CHECK #5416		$250.00-	$439,976.30
12/12	CHECK #5397		$625.00-	$439,351.30
12/13	CHECK #5406		$200.00-	$439,151.30
12/13	CHECK #5408		$352.00-	$438,799.30
12/13	CHECK #5407		$466.00-	$438,333.30
12/13	CHECK #5398		$56,127.58-	$382,205.72
12/14	CHECK #5411		$10.00-	$382,195.72
12/14	CHECK #5402		$29.23-	$382,166.49
12/14	CHECK #5409		$67.20-	$382,099.29
12/14	CHECK #5403		$100.00-	$381,999.29
12/14	CHECK #5410		$119.54-	$381,879.75
12/14	CHECK #5400		$125.33-	$381,754.42
12/14	CHECK #5399		$500.00-	$381,254.42
12/14	CHECK #5404		$1,030.00-	$380,224.42
12/14	CHECK #5405		$1,375.00-	$378,849.42
12/15	CHECK #5401		$109.00-	$378,740.42
12/15	CHECK #5414		$406.77-	$378,333.65
12/16	DIV OF PENS&BENE TEPS PERS 0701201*0000029808*0000002202*		$320.10-	$378,013.55
12/16	CHECK #5396		$4,210.99-	$373,802.56
12/19	WEB XFER FR DDA 000729906241	$974,730.99		$1,348,533.55
12/19	CHECK #5394		$129.05-	$1,348,404.50
12/20	COMMWLTHOFPA INT PAEMPLOYTX TXP*11051737 *1051 *1612		$226.20-	$1,348,178.30
12/21	WIRE FIRST FINANCIAL FED. CR U		$8,740.29-	$1,339,438.01
12/21	NJ WEB PMT 01170 NJWEB01170 TXP*B216000219000*01170*161228		$57,987.67-	$1,281,450.34
12/21	IRS USATAXPYMT 270675633600337		$518,723.74-	$762,726.60
12/22	DEPOSIT	$298.60		$763,025.20
12/22	WEB XFER FR DDA 000729906241	$558.11		$763,583.31
12/22	CHECK #5413		$129.05-	$763,454.26

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/23	NJ WEB PMT 01170 NJWEB01170 TXP*B216000219000*01170*161228		$37.62-	$763,416.64
12/23	COMMWLTHOFPA INT PAEMPLOYTX TXP*11051737 *1051 *1612		$322.14-	$763,094.50
12/23	IRS USATAXPYMT 270675860292792		$518.02-	$762,576.48
12/23	DIV OF PENS&BENE TEPS PERS 1242016*0005600962*0000306790*		$59,077.52-	$703,498.96
12/23	DIV OF PENS&BENE TEPS TPAF 1242016*0081661242*0003659568*		$853,208.10-	-$149,709.14
12/23	CHECK #5415		$137.50-	-$149,846.64
12/27	WEB XFER FR DDA 000729906241	$912,285.62		$762,438.98
12/27	CHECK #5426		$1,375.00-	$761,063.98
12/27	CHECK #5419		$52,113.96-	$708,950.02
12/28	CHECK #5432		$10.00-	$708,940.02
12/28	CHECK #5423		$29.23-	$708,910.79
12/28	CHECK #5427		$200.00-	$708,710.79
12/28	CHECK #5429		$352.00-	$708,358.79
12/28	CHECK #5428		$466.00-	$707,892.79
12/28	CHECK #5420		$500.00-	$707,392.79
12/28	CHECK #5418		$625.00-	$706,767.79
12/28	CHECK #5425		$1,030.00-	$705,737.79
12/29	CHECK #5424		$100.00-	$705,637.79
12/29	CHECK #5431		$119.54-	$705,518.25
12/29	CHECK #5421		$125.33-	$705,392.92
12/29	CHECK #5434		$129.05-	$705,263.87
12/30	CHECK #5430		$67.20-	$705,196.67
12/30	INTEREST CREDIT	$141.08		$705,337.75
12/31	ENDING BALANCE			$705,337.75

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
5368	12/01	$129.05	5399	12/14	$500.00	5410	12/14	$119.54
5371*	12/01	$3,401.50	5400	12/14	$125.33	5411	12/14	$10.00
5372	12/02	$4,210.99	5401	12/15	$109.00	5413*	12/22	$129.05
5378*	12/02	$109.00	5402	12/14	$29.23	5414	12/15	$406.77
5389*	12/01	$67.20	5403	12/14	$100.00	5415	12/23	$137.50
5390	12/01	$119.54	5404	12/14	$1,030.00	5416	12/12	$250.00
5393*	12/01	$222.60	5405	12/14	$1,375.00	5418*	12/28	$625.00
5394	12/19	$129.05	5406	12/13	$200.00	5419	12/27	$52,113.96
5396*	12/16	$4,210.99	5407	12/13	$466.00	5420	12/28	$500.00
5397	12/12	$625.00	5408	12/13	$352.00	5421	12/29	$125.33
5398	12/13	$56,127.58	5409	12/14	$67.20	5423*	12/28	$29.23

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
5424	12/29	$100.00	5428	12/28	$466.00	5432	12/28	$10.00
5425	12/28	$1,030.00	5429	12/28	$352.00	5434*	12/29	$129.05
5426	12/27	$1,375.00	5430	12/30	$67.20			
5427	12/28	$200.00	5431	12/29	$119.54			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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REFERENDUM ACCOUNT

DECEMBER 2016

JANUARY 2017

FEBRUARY 2017

investors Bank
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RETURN SERVICE REQUESTED

>000210 7318690 0001 092233 10Z

LAKEWOOD BOARD OF EDUCATION
1114 REFERENDUM ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

Investors Bank is now the Official Bank of the New Jersey Devils

Member FDIC

GOVERNMENT CHECKING

Account #	**XXXXXXX1753**	*Beginning Balance*	$3,330,284.11
Statement Period		*Deposits/Credits*	$0.00
From	02/01/17	*Interest Paid*	$1,263.41
Through	02/28/17	*Checks/Debits*	-$282,284.97
Average Balance	$3,248,782.92	*Service Charges*	$0.00
Earned Interest This Period	$1,263.41	*Ending Balance*	$3,049,262.55
YTD Interest	$2,765.31	*# Deposits/Credits*	0
YTD Withholding	$0.00	*# Checks/Debits*	3
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

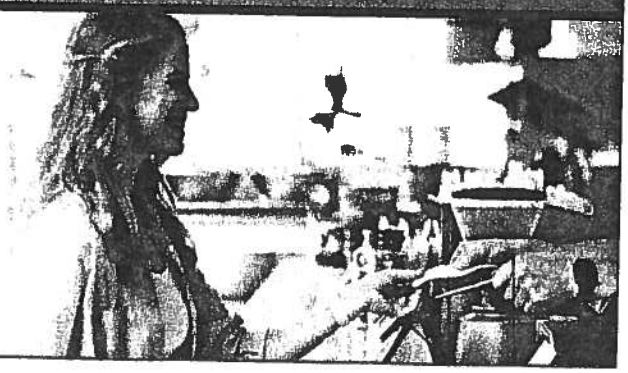
Date	Description	Deposits	Withdrawals	Balance
02/01	BEGINNING BALANCE			$3,330,284.11
02/02	CHECK #100071		$518.65-	$3,329,765.46
02/02	CHECK #100069		$731.53-	$3,329,033.93
02/21	CHECK #100073		$281,034.79-	$3,047,999.14
02/28	INTEREST CREDIT	$1,263.41		$3,049,262.55
02/28	ENDING BALANCE			$3,049,262.55

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
100069	02/02	$731.53	100071*	02/02	$518.65	100073*	02/21	$281,034.79

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

Turn your purchases into UChoose Rewards with *Your*Style® Checking.



Register your Investors *Your*Style® Debit Card at **www.uchooserewards.com** and begin earning points by shopping at participating merchants.

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00210 7318690 0004200 000839 0001/0002

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

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2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

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For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

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FINANCE CHARGE

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HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

investors Bank
101 Wood Avenue South • Iselin, NJ • 08830

855-iBank4U (855.422.6548)
myinvestorsbank.com

RETURN SERVICE REQUESTED
>000221 7227372 0001 092233 10Z

LAKEWOOD BOARD OF EDUCATION
1114 REFERENDUM ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

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GOVERNMENT CHECKING

Account #	XXXXXXX1753	Beginning Balance	$3,649,618.46
Statement Period		Deposits/Credits	$0.00
From	01/01/17	Interest Paid	$1,501.90
Through	01/31/17	Checks/Debits	-$320,836.25
Average Balance	$3,606,026.46	Service Charges	$0.00
Earned Interest This Period	$1,501.90	Ending Balance	$3,330,284.11
YTD Interest	$1,501.90	# Deposits/Credits	0
YTD Withholding	$0.00	# Checks/Debits	3
Annual Percentage Yield Earned (APYE)	0.49%		

ACCOUNT ACTIVITY DETAIL

Date	Description	Deposits	Withdrawals	Balance
01/01	BEGINNING BALANCE			$3,649,618.46
01/09	CHECK #100067		$33,794.25-	$3,615,824.21
01/30	CHECK #100072		$90,797.00-	$3,525,027.21
01/30	CHECK #100070		$196,245.00-	$3,328,782.21
01/31	INTEREST CREDIT	$1,501.90		$3,330,284.11
01/31	ENDING BALANCE			$3,330,284.11

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
100067	01/09	$33,794.25	100070*	01/30	$196,245.00	100072*	01/30	$90,797.00

(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))

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00221 7227372 0004H2 0008B3 0001/0002

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

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If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

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For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

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LAKEWOOD BOARD OF EDUCATION
1114 REFERENDUM ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

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GOVERNMENT CHECKING

Account #	**XXXXXXX1753**	*Beginning Balance*	$4,829,350.05
Statement Period		*Deposits/Credits*	$0.00
From	12/01/16	*Interest Paid*	$949.66
Through	12/31/16	*Checks/Debits*	-$1,180,681.25
Average Balance	$4,411,366.38	*Service Charges*	$0.00
Earned Interest This Period	$949.66	*Ending Balance*	$3,649,618.46
YTD Interest	$29,085.39	*# Deposits/Credits*	0
YTD Withholding	$0.00	*# Checks/Debits*	2
Annual Percentage Yield Earned (APYE)	0.25%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
12/01	BEGINNING BALANCE			$4,829,350.05
12/21	CHECK #100068		$1,165,681.25-	$3,663,668.80
12/23	CHECK #100059		$15,000.00-	$3,648,668.80
12/30	INTEREST CREDIT	$949.66		$3,649,618.46
12/31	ENDING BALANCE			$3,649,618.46

CHECK REGISTER

Check #	*Date*	*Amount*	*Check #*	*Date*	*Amount*	*Check #*	*Date*	*Amount*
100059	12/23	$15,000.00	100068*	12/21	$1,165,681.25			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

Business Fee Schedule

Enclosed please find our **updated 2017 Fee Schedule** for Business Accounts.

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00215 7122966 0004444 001287 0001/0003

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

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LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

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EQUAL HOUSING LENDER

FOOD SERVICE ACCOUNT

DECEMBER 2016

JANUARY 2017

FEBRUARY 2017

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LAKEWOOD BOARD OF EDUCATION
FOOD SERVICE ACCOUNT
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LAKEWOOD NJ 08701-2085

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GOVERNMENT CHECKING

Account #	**XXXXXXX6233**	*Beginning Balance*	$879,716.57
Statement Period		*Deposits/Credits*	$476,307.13
From	02/01/17	*Interest Paid*	$266.21
Through	02/28/17	*Checks/Debits*	-$777,253.19
Average Balance	$684,540.12	*Service Charges*	$0.00
Earned Interest This Period	$266.21	*Ending Balance*	$579,036.72
YTD Interest	$529.51	*# Deposits/Credits*	123
YTD Withholding	$0.00	*# Checks/Debits*	10
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
02/01	BEGINNING BALANCE			$879,716.57
02/01	DEPOSIT	$586.70		$880,303.27
02/01	DEPOSIT	$416.00		$880,719.27
02/01	DEPOSIT	$173.10		$880,892.37
02/01	DEPOSIT	$71.45		$880,963.82
02/01	DEPOSIT	$69.42		$881,033.24
02/01	DEPOSIT	$44.05		$881,077.29
02/01	DEPOSIT	$24.50		$881,101.79
02/01	CHECK #10125		$387.50-	$880,714.29
02/01	CHECK #10129		$346,522.98-	$534,191.31

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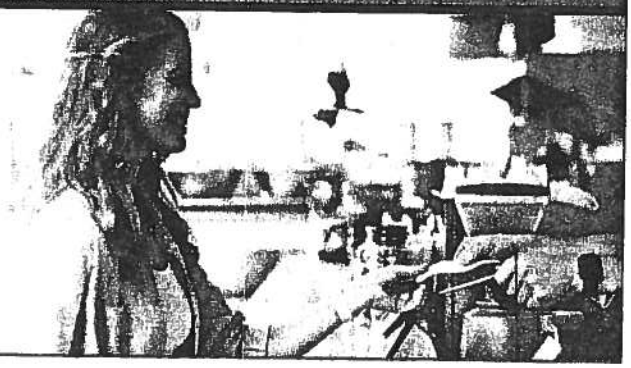

Register your Investors *Your*Style® Debit Card at **www.uchooserewards.com** and begin earning points by shopping at participating merchants.

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LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

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_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

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EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/02	DEPOSIT	$619.05		$534,810.36
02/02	DEPOSIT	$396.95		$535,207.31
02/02	DEPOSIT	$171.25		$535,378.56
02/02	DEPOSIT	$63.50		$535,442.06
02/02	DEPOSIT	$45.10		$535,487.16
02/02	DEPOSIT	$44.25		$535,531.41
02/02	DEPOSIT	$41.89		$535,573.30
02/02	CHECK #10124		$86.66-	$535,486.64
02/02	CHECK #10128		$1,212.00-	$534,274.64
02/03	DEPOSIT	$549.30		$534,823.94
02/03	DEPOSIT	$404.10		$535,228.04
02/03	DEPOSIT	$87.75		$535,315.79
02/03	DEPOSIT	$82.70		$535,398.49
02/03	DEPOSIT	$72.20		$535,470.69
02/03	DEPOSIT	$68.06		$535,538.75
02/03	DEPOSIT	$49.75		$535,588.50
02/06	DEPOSIT	$1,169.00		$536,757.50
02/06	DEPOSIT	$668.75		$537,426.25
02/06	DEPOSIT	$394.80		$537,821.05
02/06	DEPOSIT	$102.22		$537,923.27
02/06	DEPOSIT	$102.04		$538,025.31
02/06	DEPOSIT	$91.00		$538,116.31
02/06	DEPOSIT	$78.40		$538,194.71
02/06	DEPOSIT	$52.30		$538,247.01
02/06	CHECK #10127		$2,426.00-	$535,821.01
02/07	DEPOSIT	$560.70		$536,381.71
02/07	DEPOSIT	$352.50		$536,734.21
02/07	DEPOSIT	$155.65		$536,889.86
02/07	DEPOSIT	$115.75		$537,005.61
02/07	DEPOSIT	$45.10		$537,050.71
02/07	DEPOSIT	$33.00		$537,083.71
02/08	DEPOSIT	$599.40		$537,683.11
02/08	DEPOSIT	$473.00		$538,156.11
02/08	DEPOSIT	$149.00		$538,305.11
02/08	DEPOSIT	$116.41		$538,421.52
02/08	DEPOSIT	$102.10		$538,523.62
02/08	DEPOSIT	$59.00		$538,582.62
02/08	DEPOSIT	$24.25		$538,606.87
02/10	DEPOSIT	$616.78		$539,223.65
02/10	DEPOSIT	$453.15		$539,676.80
02/10	DEPOSIT	$136.52		$539,813.32
02/10	DEPOSIT	$89.85		$539,903.17
02/10	DEPOSIT	$79.50		$539,982.67
02/10	DEPOSIT	$50.00		$540,032.67
02/10	DEPOSIT	$13.00		$540,045.67
02/13	DEPOSIT	$13,026.74		$553,072.41

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/13	DEPOSIT	$752.00		$553,824.41
02/13	DEPOSIT	$723.00		$554,547.41
02/13	DEPOSIT	$559.25		$555,106.66
02/13	DEPOSIT	$374.15		$555,480.81
02/13	DEPOSIT	$141.27		$555,622.08
02/13	DEPOSIT	$65.50		$555,687.58
02/13	DEPOSIT	$48.26		$555,735.84
02/13	DEPOSIT	$43.05		$555,778.89
02/13	DEPOSIT	$30.80		$555,809.69
02/13	WEB XFER FR DDA 000729906241	$426,826.05		$982,635.74
02/14	DEPOSIT	$504.15		$983,139.89
02/14	DEPOSIT	$358.40		$983,498.29
02/14	DEPOSIT	$81.25		$983,579.54
02/14	DEPOSIT	$80.64		$983,660.18
02/14	DEPOSIT	$57.25		$983,717.43
02/14	DEPOSIT	$40.25		$983,757.68
02/15	DEPOSIT	$495.00		$984,252.68
02/15	DEPOSIT	$403.50		$984,656.18
02/15	DEPOSIT	$158.60		$984,814.78
02/15	DEPOSIT	$120.00		$984,934.78
02/15	DEPOSIT	$62.05		$984,996.83
02/15	DEPOSIT	$53.10		$985,049.93
02/15	DEPOSIT	$35.45		$985,085.38
02/17	CHECK #10131		$41,337.20-	$943,748.18
02/21	DEPOSIT	$9,487.61		$953,235.79
02/21	DEPOSIT	$787.00		$954,022.79
02/21	DEPOSIT	$524.20		$954,546.99
02/21	DEPOSIT	$441.40		$954,988.39
02/21	DEPOSIT	$356.99		$955,345.38
02/21	DEPOSIT	$249.25		$955,594.63
02/21	DEPOSIT	$167.66		$955,762.29
02/21	DEPOSIT	$102.05		$955,864.34
02/21	DEPOSIT	$86.45		$955,950.79
02/21	DEPOSIT	$84.25		$956,035.04
02/21	DEPOSIT	$49.10		$956,084.14
02/21	DEPOSIT	$49.00		$956,133.14
02/21	DEPOSIT	$48.00		$956,181.14
02/21	DEPOSIT	$37.55		$956,218.69
02/21	DEPOSIT	$28.38		$956,247.07
02/21	DEPOSIT	$17.30		$956,264.37
02/22	DEPOSIT	$593.25		$956,857.62
02/22	DEPOSIT	$387.85		$957,245.47
02/22	DEPOSIT	$156.60		$957,402.07
02/22	DEPOSIT	$65.25		$957,467.32
02/22	DEPOSIT	$47.10		$957,514.42
02/22	DEPOSIT	$32.83		$957,547.25

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/22	DEPOSIT	$18.85		$957,566.10
02/22	CHECK #10135		$380,087.87-	$577,478.23
02/23	DEPOSIT	$525.35		$578,003.58
02/23	DEPOSIT	$353.15		$578,356.73
02/23	DEPOSIT	$220.05		$578,576.78
02/23	DEPOSIT	$107.51		$578,684.29
02/23	DEPOSIT	$78.45		$578,762.74
02/23	DEPOSIT	$58.35		$578,821.09
02/23	DEPOSIT	$53.00		$578,874.09
02/24	DEPOSIT	$821.00		$579,695.09
02/24	DEPOSIT	$614.75		$580,309.84
02/24	DEPOSIT	$412.00		$580,721.84
02/24	DEPOSIT	$203.12		$580,924.96
02/24	DEPOSIT	$82.45		$581,007.41
02/24	DEPOSIT	$66.00		$581,073.41
02/24	DEPOSIT	$58.90		$581,132.31
02/24	DEPOSIT	$39.15		$581,171.46
02/24	CHECK #10134		$733.00-	$580,438.46
02/27	DEPOSIT	$657.65		$581,096.11
02/27	DEPOSIT	$423.55		$581,519.66
02/27	DEPOSIT	$217.25		$581,736.91
02/27	DEPOSIT	$63.00		$581,799.91
02/27	DEPOSIT	$37.25		$581,837.16
02/27	CHECK #10130		$259.98-	$581,577.18
02/27	CHECK #10132		$4,200.00-	$577,377.18
02/28	DEPOSIT	$552.70		$577,929.88
02/28	DEPOSIT	$412.00		$578,341.88
02/28	DEPOSIT	$133.73		$578,475.61
02/28	DEPOSIT	$113.90		$578,589.51
02/28	DEPOSIT	$85.65		$578,675.16
02/28	DEPOSIT	$50.00		$578,725.16
02/28	DEPOSIT	$45.35		$578,770.51
02/28	INTEREST CREDIT	$266.21		$579,036.72
02/28	ENDING BALANCE			$579,036.72

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
10124	02/02	$86.66	10129	02/01	$346,522.98	10134*	02/24	$733.00
10125	02/01	$387.50	10130	02/27	$259.98	10135	02/22	$380,087.87
10127*	02/06	$2,426.00	10131	02/17	$41,337.20			
10128	02/02	$1,212.00	10132	02/27	$4,200.00			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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RETURN SERVICE REQUESTED
>002522 7227352 0001 092233 10Z

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FOOD SERVICE ACCOUNT
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LAKEWOOD NJ 08701-2085

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GOVERNMENT CHECKING

Account #	**XXXXXXX6233**	*Beginning Balance*	$542,624.05
Statement Period		*Deposits/Credits*	$414,121.71
From	01/01/17	*Interest Paid*	$263.30
Through	01/31/17	*Checks/Debits*	-$77,292.49
Average Balance	$622,115.48	*Service Charges*	$0.00
Earned Interest This Period	$263.30	*Ending Balance*	$879,716.57
YTD Interest	$263.30	*# Deposits/Credits*	141
YTD Withholding	$0.00	*# Checks/Debits*	7
Annual Percentage Yield Earned (APYE)	0.50%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
01/01	BEGINNING BALANCE			$542,624.05
01/04	DEPOSIT	$623.45		$543,247.50
01/04	DEPOSIT	$553.15		$543,800.65
01/04	DEPOSIT	$461.15		$544,261.80
01/04	DEPOSIT	$418.15		$544,679.95
01/04	DEPOSIT	$182.27		$544,862.22
01/04	DEPOSIT	$159.01		$545,021.23
01/04	DEPOSIT	$66.00		$545,087.23
01/04	DEPOSIT	$54.35		$545,141.58
01/04	DEPOSIT	$44.75		$545,186.33

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IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-iBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD

DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT

CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/04	DEPOSIT	$35.00		$545,221.33
01/04	DEPOSIT	$29.20		$545,250.53
01/04	DEPOSIT	$27.45		$545,277.98
01/04	DEPOSIT	$18.00		$545,295.98
01/06	DEPOSIT	$731.00		$546,026.98
01/06	DEPOSIT	$636.60		$546,663.58
01/06	DEPOSIT	$575.55		$547,239.13
01/06	DEPOSIT	$450.10		$547,689.23
01/06	DEPOSIT	$446.74		$548,135.97
01/06	DEPOSIT	$181.87		$548,317.84
01/06	DEPOSIT	$150.00		$548,467.84
01/06	DEPOSIT	$148.01		$548,615.85
01/06	DEPOSIT	$116.00		$548,731.85
01/06	DEPOSIT	$96.90		$548,828.75
01/06	DEPOSIT	$85.65		$548,914.40
01/06	DEPOSIT	$81.65		$548,996.05
01/06	DEPOSIT	$77.00		$549,073.05
01/06	DEPOSIT	$59.70		$549,132.75
01/06	DEPOSIT	$50.00		$549,182.75
01/06	DEPOSIT	$43.00		$549,225.75
01/09	CHECK #10111		$2,617.00-	$546,608.75
01/10	DEPOSIT	$600.80		$547,209.55
01/10	DEPOSIT	$581.65		$547,791.20
01/10	DEPOSIT	$456.05		$548,247.25
01/10	DEPOSIT	$388.10		$548,635.35
01/10	DEPOSIT	$179.60		$548,814.95
01/10	DEPOSIT	$119.00		$548,933.95
01/10	DEPOSIT	$112.15		$549,046.10
01/10	DEPOSIT	$83.00		$549,129.10
01/10	DEPOSIT	$60.25		$549,189.35
01/10	DEPOSIT	$58.00		$549,247.35
01/10	DEPOSIT	$46.35		$549,293.70
01/10	DEPOSIT	$44.25		$549,337.95
01/10	DEPOSIT	$39.00		$549,376.95
01/10	DEPOSIT	$30.00		$549,406.95
01/10	CHECK #10119		$37,150.00-	$512,256.95
01/12	DEPOSIT	$1,446.80		$513,703.75
01/12	DEPOSIT	$535.45		$514,239.20
01/12	DEPOSIT	$527.40		$514,766.60
01/12	DEPOSIT	$452.15		$515,218.75
01/12	DEPOSIT	$336.75		$515,555.50
01/12	DEPOSIT	$138.85		$515,694.35
01/12	DEPOSIT	$138.10		$515,832.45
01/12	DEPOSIT	$92.95		$515,925.40
01/12	DEPOSIT	$78.40		$516,003.80
01/12	DEPOSIT	$73.25		$516,077.05

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/12	DEPOSIT	$72.00		$516,149.05
01/12	DEPOSIT	$68.00		$516,217.05
01/12	DEPOSIT	$67.00		$516,284.05
01/12	DEPOSIT	$61.20		$516,345.25
01/12	DEPOSIT	$60.25		$516,405.50
01/13	DEPOSIT	$981.00		$517,386.50
01/13	DEPOSIT	$587.45		$517,973.95
01/13	DEPOSIT	$476.00		$518,449.95
01/13	DEPOSIT	$131.60		$518,581.55
01/13	DEPOSIT	$74.75		$518,656.30
01/13	DEPOSIT	$63.00		$518,719.30
01/13	DEPOSIT	$49.00		$518,768.30
01/13	DEPOSIT	$22.50		$518,790.80
01/18	DEPOSIT	$610.00		$519,400.80
01/18	DEPOSIT	$502.65		$519,903.45
01/18	DEPOSIT	$387.55		$520,291.00
01/18	DEPOSIT	$383.25		$520,674.25
01/18	DEPOSIT	$109.43		$520,783.68
01/18	DEPOSIT	$106.90		$520,890.58
01/18	DEPOSIT	$103.05		$520,993.63
01/18	DEPOSIT	$88.30		$521,081.93
01/18	DEPOSIT	$82.60		$521,164.53
01/18	DEPOSIT	$80.35		$521,244.88
01/18	DEPOSIT	$75.00		$521,319.88
01/18	DEPOSIT	$68.80		$521,388.68
01/18	DEPOSIT	$66.75		$521,455.43
01/18	DEPOSIT	$61.37		$521,516.80
01/18	DEPOSIT	$50.50		$521,567.30
01/20	DEPOSIT	$823.00		$522,390.30
01/20	DEPOSIT	$578.45		$522,968.75
01/20	DEPOSIT	$457.05		$523,425.80
01/20	DEPOSIT	$419.90		$523,845.70
01/20	DEPOSIT	$392.65		$524,238.35
01/20	DEPOSIT	$233.66		$524,472.01
01/20	DEPOSIT	$172.00		$524,644.01
01/20	DEPOSIT	$154.35		$524,798.36
01/20	DEPOSIT	$135.00		$524,933.36
01/20	DEPOSIT	$100.00		$525,033.36
01/20	DEPOSIT	$85.55		$525,118.91
01/20	DEPOSIT	$68.00		$525,186.91
01/20	DEPOSIT	$63.07		$525,249.98
01/20	DEPOSIT	$57.05		$525,307.03
01/20	DEPOSIT	$53.40		$525,360.43
01/20	DEPOSIT	$53.00		$525,413.43
01/20	DEPOSIT	$50.25		$525,463.68
01/23	CHECK #10110		$975.87-	$524,487.81

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/23	CHECK #10122		$1,200.00-	$523,287.81
01/23	CHECK #10112		$1,431.00-	$521,856.81
01/23	CHECK #10121		$2,148.00-	$519,708.81
01/24	DEPOSIT	$496.75		$520,205.56
01/24	DEPOSIT	$443.75		$520,649.31
01/24	DEPOSIT	$126.02		$520,775.33
01/24	DEPOSIT	$117.20		$520,892.53
01/24	DEPOSIT	$73.20		$520,965.73
01/24	DEPOSIT	$61.10		$521,026.83
01/24	DEPOSIT	$47.25		$521,074.08
01/24	WEB XFER FR DDA 000729906241	$382,405.76		$903,479.84
01/25	DEPOSIT	$545.25		$904,025.09
01/25	DEPOSIT	$452.50		$904,477.59
01/25	DEPOSIT	$85.40		$904,562.99
01/25	DEPOSIT	$65.50		$904,628.49
01/25	DEPOSIT	$57.50		$904,685.99
01/25	DEPOSIT	$18.40		$904,704.39
01/26	DEPOSIT	$527.15		$905,231.54
01/26	DEPOSIT	$427.65		$905,659.19
01/26	DEPOSIT	$154.75		$905,813.94
01/26	DEPOSIT	$59.65		$905,873.59
01/26	DEPOSIT	$59.00		$905,932.59
01/26	DEPOSIT	$47.30		$905,979.89
01/26	DEPOSIT	$35.20		$906,015.09
01/27	DEPOSIT	$571.25		$906,586.34
01/27	DEPOSIT	$445.75		$907,032.09
01/27	DEPOSIT	$152.90		$907,184.99
01/27	DEPOSIT	$89.75		$907,274.74
01/27	DEPOSIT	$69.34		$907,344.08
01/27	DEPOSIT	$30.75		$907,374.83
01/27	DEPOSIT	$15.50		$907,390.33
01/27	CHECK #10126		$31,770.62-	$875,619.71
01/30	DEPOSIT	$1,110.00		$876,729.71
01/30	DEPOSIT	$568.75		$877,298.46
01/30	DEPOSIT	$438.61		$877,737.07
01/30	DEPOSIT	$178.15		$877,915.22
01/30	DEPOSIT	$102.60		$878,017.82
01/30	DEPOSIT	$92.75		$878,110.57
01/30	DEPOSIT	$51.20		$878,161.77
01/30	DEPOSIT	$48.48		$878,210.25
01/31	DEPOSIT	$516.10		$878,726.35
01/31	DEPOSIT	$333.60		$879,059.95
01/31	DEPOSIT	$161.00		$879,220.95
01/31	DEPOSIT	$73.22		$879,294.17
01/31	DEPOSIT	$66.35		$879,360.52
01/31	DEPOSIT	$47.50		$879,408.02

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/31	DEPOSIT	$45.25		$879,453.27
01/31	INTEREST CREDIT	$263.30		$879,716.57
01/31	ENDING BALANCE			$879,716.57

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
10110	01/23	$975.87	10119*	01/10	$37,150.00	10126*	01/27	$31,770.62
10111	01/09	$2,617.00	10121*	01/23	$2,148.00			
10112	01/23	$1,431.00	10122	01/23	$1,200.00			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/02	DEPOSIT	$65.25		$480,173.81
12/02	DEPOSIT	$65.00		$480,238.81
12/02	DEPOSIT	$44.00		$480,282.81
12/02	DEPOSIT	$41.86		$480,324.67
12/02	DEPOSIT	$40.90		$480,365.57
12/02	DEPOSIT	$35.25		$480,400.82
12/02	DEPOSIT	$15.00		$480,415.82
12/06	DEPOSIT	$652.05		$481,067.87
12/06	DEPOSIT	$650.10		$481,717.97
12/06	DEPOSIT	$432.95		$482,150.92
12/06	DEPOSIT	$427.10		$482,578.02
12/06	DEPOSIT	$116.35		$482,694.37
12/06	DEPOSIT	$103.30		$482,797.67
12/06	DEPOSIT	$80.00		$482,877.67
12/06	DEPOSIT	$79.95		$482,957.62
12/06	DEPOSIT	$77.25		$483,034.87
12/06	DEPOSIT	$61.00		$483,095.87
12/06	DEPOSIT	$53.50		$483,149.37
12/06	DEPOSIT	$38.23		$483,187.60
12/06	DEPOSIT	$34.71		$483,222.31
12/06	DEPOSIT	$22.03		$483,244.34
12/06	DEPOSIT	$20.00		$483,264.34
12/07	DEPOSIT	$619.90		$483,884.24
12/07	DEPOSIT	$419.55		$484,303.79
12/07	DEPOSIT	$106.30		$484,410.09
12/07	DEPOSIT	$87.50		$484,497.59
12/07	DEPOSIT	$69.15		$484,566.74
12/07	DEPOSIT	$54.90		$484,621.64
12/07	DEPOSIT	$23.00		$484,644.64
12/07	DEPOSIT	$10.30		$484,654.94
12/07	12/2/16 DUP DEPOSIT		$658.60-	$483,996.34
12/09	DEPOSIT	$1,006.00		$485,002.34
12/09	DEPOSIT	$632.90		$485,635.24
12/09	DEPOSIT	$590.60		$486,225.84
12/09	DEPOSIT	$365.15		$486,590.99
12/09	DEPOSIT	$294.15		$486,885.14
12/09	DEPOSIT	$136.46		$487,021.60
12/09	DEPOSIT	$117.84		$487,139.44
12/09	DEPOSIT	$102.60		$487,242.04
12/09	DEPOSIT	$90.28		$487,332.32
12/09	DEPOSIT	$79.15		$487,411.47
12/09	DEPOSIT	$69.30		$487,480.77
12/09	DEPOSIT	$67.00		$487,547.77
12/09	DEPOSIT	$52.25		$487,600.02
12/09	DEPOSIT	$28.25		$487,628.27
12/09	DEPOSIT	$7.00		$487,635.27

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/12	WEB XFER FR DDA 000729906241	$414,835.47		$902,470.74
12/13	DEPOSIT	$601.15		$903,071.89
12/13	DEPOSIT	$572.05		$903,643.94
12/13	DEPOSIT	$430.40		$904,074.34
12/13	DEPOSIT	$394.95		$904,469.29
12/13	DEPOSIT	$118.45		$904,587.74
12/13	DEPOSIT	$111.00		$904,698.74
12/13	DEPOSIT	$107.00		$904,805.74
12/13	DEPOSIT	$80.00		$904,885.74
12/13	DEPOSIT	$71.25		$904,956.99
12/13	DEPOSIT	$53.00		$905,009.99
12/13	DEPOSIT	$50.45		$905,060.44
12/13	DEPOSIT	$50.25		$905,110.69
12/13	DEPOSIT	$44.10		$905,154.79
12/13	DEPOSIT	$30.30		$905,185.09
12/14	DEPOSIT	$616.40		$905,801.49
12/14	DEPOSIT	$491.50		$906,292.99
12/14	DEPOSIT	$126.05		$906,419.04
12/14	DEPOSIT	$73.50		$906,492.54
12/14	DEPOSIT	$61.95		$906,554.49
12/14	DEPOSIT	$59.00		$906,613.49
12/14	DEPOSIT	$50.95		$906,664.44
12/15	DEPOSIT	$628.00		$907,292.44
12/15	DEPOSIT	$475.80		$907,768.24
12/15	DEPOSIT	$118.28		$907,886.52
12/15	DEPOSIT	$72.06		$907,958.58
12/15	DEPOSIT	$62.30		$908,020.88
12/15	DEPOSIT	$53.10		$908,073.98
12/15	DEPOSIT	$41.50		$908,115.48
12/16	CHECK #10117		$35,203.94-	$872,911.54
12/19	DEPOSIT	$887.00		$873,798.54
12/19	DEPOSIT	$703.10		$874,501.64
12/19	DEPOSIT	$638.95		$875,140.59
12/19	DEPOSIT	$596.55		$875,737.14
12/19	DEPOSIT	$378.30		$876,115.44
12/19	DEPOSIT	$161.31		$876,276.75
12/19	DEPOSIT	$90.93		$876,367.68
12/19	DEPOSIT	$73.00		$876,440.68
12/19	DEPOSIT	$58.90		$876,499.58
12/19	DEPOSIT	$47.45		$876,547.03
12/19	DEPOSIT	$45.75		$876,592.78
12/19	DEPOSIT	$40.85		$876,633.63
12/19	DEPOSIT	$34.40		$876,668.03
12/19	DEPOSIT	$12.25		$876,680.28
12/19	DEPOSIT	$11.50		$876,691.78
12/19	CHECK #10123		$337,308.12-	$539,383.66

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/20	DEPOSIT	$616.15		$539,999.81
12/20	DEPOSIT	$421.84		$540,421.65
12/20	DEPOSIT	$101.56		$540,523.21
12/20	DEPOSIT	$62.70		$540,585.91
12/20	DEPOSIT	$53.00		$540,638.91
12/20	DEPOSIT	$32.40		$540,671.31
12/20	DEPOSIT	$7.25		$540,678.56
12/20	CHECK #10115		$86.66-	$540,591.90
12/20	CHECK #10120		$508.35-	$540,083.55
12/20	CHECK #10118		$529.40-	$539,554.15
12/20	CHECK #10116		$701.00-	$538,853.15
12/22	DEPOSIT	$715.00		$539,568.15
12/22	DEPOSIT	$606.00		$540,174.15
12/22	DEPOSIT	$510.75		$540,684.90
12/22	DEPOSIT	$485.85		$541,170.75
12/22	DEPOSIT	$449.50		$541,620.25
12/22	DEPOSIT	$314.70		$541,934.95
12/22	DEPOSIT	$147.34		$542,082.29
12/22	DEPOSIT	$95.73		$542,178.02
12/22	DEPOSIT	$76.40		$542,254.42
12/22	DEPOSIT	$50.25		$542,304.67
12/22	DEPOSIT	$49.40		$542,354.07
12/22	DEPOSIT	$35.50		$542,389.57
12/22	DEPOSIT	$23.00		$542,412.57
12/22	DEPOSIT	$19.00		$542,431.57
12/22	DEPOSIT	$11.70		$542,443.27
12/30	INTEREST CREDIT	$180.78		$542,624.05
12/31	ENDING BALANCE			$542,624.05

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
10115	12/20	$86.66	10117	12/16	$35,203.94	10120*	12/20	$508.35
10116	12/20	$701.00	10118	12/20	$529.40	10123*	12/19	$337,308.12

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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WARRANT ACCOUNT

DECEMBER 2016

JANUARY 2017

FEBRUARY 2017

investors Bank

101 Wood Avenue South • Iselin, NJ • 08830

855-iBank4U (855.422.6548)
myinvestorsbank.com

RETURN SERVICE REQUESTED

>000019 7318504 0001 092233 160Z

LAKEWOOD BOARD OF EDUCATION
WARRANT ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

Investors Bank is now the Official Bank of the New Jersey Devils

Member FDIC

GOVERNMENT CHECKING

Account #	**XXXXXXX6241**	*Beginning Balance*	$11,045,695.07
Statement Period		*Deposits/Credits*	$17,219,401.44
From	02/01/17	*Interest Paid*	$4,383.72
Through	02/28/17	*Checks/Debits*	-$21,494,941.35
Average Balance	$11,273,811.26	*Service Charges*	$0.00
Earned Interest This Period	$4,383.72	*Ending Balance*	$6,774,538.88
YTD Interest	$10,244.39	*# Deposits/Credits*	40
YTD Withholding	$0.00	*# Checks/Debits*	533
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
02/01	BEGINNING BALANCE			$11,045,695.07
02/01	DEPOSIT	$7,840,669.00		$18,886,364.07
02/01	ST OF NEW JERSEY EFT PAYMT NTE*NON-PUBLIC NURSING\	$247,839.94		$19,134,204.01
02/01	ST OF NEW JERSEY EFT PAYMT NTE*SCHOOL LUNCH FEDERAL 12 2	$246,984.24		$19,381,188.25

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Register your Investors *Your*Style® Debit Card at **www.uchooserewards.com** and begin earning points by shopping at participating merchants.

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Member FDIC Equal Housing Lender

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IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-IBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

investors Bank
101 Wood Avenue South • Iselin, NJ • 08830

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/01	ST OF NEW JERSEY EFT PAYMT NTE*BREAKFASTXXXXX2016\	$129,974.52		$19,511,162.77
02/01	ST OF NEW JERSEY EFT PAYMT NTE*SNACKSXXXXX2016\	$5,271.80		$19,516,434.57
02/01	ST OF NEW JERSEY EFT PAYMT NTE*HHFKA PROGRAMXXXXX2016\	$4,660.08		$19,521,094.65
02/01	ST OF NEW JERSEY EFT PAYMT NTE*SCHOOL LUNCH STATE 12 201	$4,271.74		$19,525,366.39
02/01	WEB XFER TO DDA 000729906423		$2,589.75-	$19,522,776.64
02/01	WEB XFER TO DDA 000729906324		$46,372.62-	$19,476,404.02
02/01	WEB XFER TO DDA 000729906225		$985,135.14-	$18,491,268.88
02/01	WEB XFER TO DDA 000729906268		$1,258,120.82-	$17,233,148.06
02/01	CHECK #110210		$1,584.00-	$17,231,564.06
02/01	CHECK #110205		$6.26-	$17,231,557.80
02/01	CHECK #110096		$20.00-	$17,231,537.80
02/01	CHECK #110170		$69.95-	$17,231,467.85
02/01	CHECK #110294		$73.01-	$17,231,394.84
02/01	CHECK #109965		$95.00-	$17,231,299.84
02/01	CHECK #110018		$111.13-	$17,231,188.71
02/01	CHECK #110273		$120.00-	$17,231,068.71
02/01	CHECK #109893		$139.33-	$17,230,929.38
02/01	CHECK #110230		$142.14-	$17,230,787.24
02/01	CHECK #109901		$146.00-	$17,230,641.24
02/01	CHECK #110278		$150.00-	$17,230,491.24
02/01	CHECK #110103		$150.00-	$17,230,341.24
02/01	CHECK #109926		$157.57-	$17,230,183.67
02/01	CHECK #109994		$163.37-	$17,230,020.30
02/01	CHECK #110032		$174.20-	$17,229,846.10
02/01	CHECK #110208		$211.55-	$17,229,634.55
02/01	CHECK #109927		$220.00-	$17,229,414.55
02/01	CHECK #109880		$222.30-	$17,229,192.25
02/01	CHECK #110168		$249.75-	$17,228,942.50
02/01	CHECK #110061		$354.00-	$17,228,588.50
02/01	CHECK #110008		$420.00-	$17,228,168.50
02/01	CHECK #109888		$434.79-	$17,227,733.71
02/01	CHECK #110088		$442.00-	$17,227,291.71
02/01	CHECK #110323		$450.00-	$17,226,841.71
02/01	CHECK #110334		$475.00-	$17,226,366.71
02/01	CHECK #110321		$615.00-	$17,225,751.71
02/01	CHECK #110144		$650.00-	$17,225,101.71
02/01	CHECK #110199		$755.70-	$17,224,346.01
02/01	CHECK #109982		$1,000.00-	$17,223,346.01

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/01	CHECK #110005		$1,001.99-	$17,222,344.02
02/01	CHECK #110140		$1,105.59-	$17,221,238.43
02/01	CHECK #110019		$1,120.00-	$17,220,118.43
02/01	CHECK #110056		$1,190.19-	$17,218,928.24
02/01	CHECK #110229		$1,259.00-	$17,217,669.24
02/01	CHECK #110068		$1,292.00-	$17,216,377.24
02/01	CHECK #109876		$1,338.44-	$17,215,038.80
02/01	CHECK #109935		$1,504.80-	$17,213,534.00
02/01	CHECK #110206		$1,523.26-	$17,212,010.74
02/01	CHECK #110052		$1,584.00-	$17,210,426.74
02/01	CHECK #110121		$1,584.00-	$17,208,842.74
02/01	CHECK #110065		$1,745.00-	$17,207,097.74
02/01	CHECK #110183		$1,800.00-	$17,205,297.74
02/01	CHECK #110054		$1,800.00-	$17,203,497.74
02/01	CHECK #110211		$1,888.98-	$17,201,608.76
02/01	CHECK #110038		$1,993.92-	$17,199,614.84
02/01	CHECK #109946		$2,380.40-	$17,197,234.44
02/01	CHECK #110135		$2,456.13-	$17,194,778.31
02/01	CHECK #110184		$2,497.00-	$17,192,281.31
02/01	CHECK #110326		$2,517.60-	$17,189,763.71
02/01	CHECK #110198		$2,567.50-	$17,187,196.21
02/01	CHECK #110118		$2,643.87-	$17,184,552.34
02/01	CHECK #110139		$3,060.00-	$17,181,492.34
02/01	CHECK #110142		$3,122.18-	$17,178,370.16
02/01	CHECK #109886		$3,775.00-	$17,174,595.16
02/01	CHECK #110281		$4,060.00-	$17,170,535.16
02/01	CHECK #110062		$4,286.21-	$17,166,248.95
02/01	CHECK #110328		$4,683.88-	$17,161,565.07
02/01	CHECK #110312		$4,720.49-	$17,156,844.58
02/01	CHECK #110003		$4,914.00-	$17,151,930.58
02/01	CHECK #110102		$5,070.00-	$17,146,860.58
02/01	CHECK #110214		$5,337.16-	$17,141,523.42
02/01	CHECK #110234		$5,600.00-	$17,135,923.42
02/01	CHECK #110113		$5,839.10-	$17,130,084.32
02/01	CHECK #109971		$5,880.00-	$17,124,204.32
02/01	CHECK #109924		$6,872.25-	$17,117,332.07
02/01	CHECK #271		$7,999.25-	$17,109,332.82
02/01	CHECK #110099		$9,939.90-	$17,099,392.92
02/01	CHECK #110181		$10,087.00-	$17,089,305.92
02/01	CHECK #110161		$10,643.66-	$17,078,662.26
02/01	CHECK #109979		$11,417.25-	$17,067,245.01
02/01	CHECK #110160		$12,821.24-	$17,054,423.77
02/01	CHECK #110077		$13,467.30-	$17,040,956.47
02/01	CHECK #110287		$14,200.00-	$17,026,756.47
02/01	CHECK #110029		$14,640.00-	$17,012,116.47
02/01	CHECK #110179		$14,808.00-	$16,997,308.47

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/01	CHECK #109916		$14,836.40-	$16,982,472.07
02/01	CHECK #110098		$15,406.04-	$16,967,066.03
02/01	CHECK #109864		$15,849.86-	$16,951,216.17
02/01	CHECK #110117		$15,871.61-	$16,935,344.56
02/01	CHECK #109915		$15,979.98-	$16,919,364.58
02/01	CHECK #110231		$16,065.00-	$16,903,299.58
02/01	CHECK #109866		$17,250.00-	$16,886,049.58
02/01	CHECK #109871		$17,462.25-	$16,868,587.33
02/01	CHECK #110124		$17,482.27-	$16,851,105.06
02/01	CHECK #109976		$18,028.00-	$16,833,077.06
02/01	CHECK #110309		$18,250.00-	$16,814,827.06
02/01	CHECK #110147		$25,198.29-	$16,789,628.77
02/01	CHECK #110045		$27,540.00-	$16,762,088.77
02/01	CHECK #109923		$34,030.50-	$16,728,058.27
02/01	CHECK #110194		$34,592.73-	$16,693,465.54
02/01	CHECK #110053		$35,000.00-	$16,658,465.54
02/01	CHECK #109956		$46,472.00-	$16,611,993.54
02/01	CHECK #110104		$49,925.92-	$16,562,067.62
02/01	CHECK #109898		$68,284.82-	$16,493,782.80
02/01	CHECK #110042		$88,624.93-	$16,405,157.87
02/02	CHECK #109978		$28.00-	$16,405,129.87
02/02	CHECK #110051		$47.93-	$16,405,081.94
02/02	CHECK #110073		$100.00-	$16,404,981.94
02/02	CHECK #110009		$196.44-	$16,404,785.50
02/02	CHECK #110293		$200.00-	$16,404,585.50
02/02	CHECK #110227		$232.62-	$16,404,352.88
02/02	CHECK #109996		$235.00-	$16,404,117.88
02/02	CHECK #110094		$442.00-	$16,403,675.88
02/02	CHECK #110087		$442.00-	$16,403,233.88
02/02	CHECK #109861		$442.00-	$16,402,791.88
02/02	CHECK #110093		$442.00-	$16,402,349.88
02/02	CHECK #110215		$533.54-	$16,401,816.34
02/02	CHECK #110209		$614.37-	$16,401,201.97
02/02	CHECK #109985		$657.00-	$16,400,544.97
02/02	CHECK #110131		$756.00-	$16,399,788.97
02/02	CHECK #110157		$935.00-	$16,398,853.97
02/02	CHECK #109922		$1,027.90-	$16,397,826.07
02/02	CHECK #110002		$1,080.00-	$16,396,746.07
02/02	CHECK #110040		$1,276.69-	$16,395,469.38
02/02	CHECK #110136		$1,425.60-	$16,394,043.78
02/02	CHECK #110274		$1,491.20-	$16,392,552.58
02/02	CHECK #110270		$1,869.45-	$16,390,683.13
02/02	CHECK #110187		$2,000.00-	$16,388,683.13
02/02	CHECK #109870		$2,100.00-	$16,386,583.13
02/02	CHECK #110152		$2,125.00-	$16,384,458.13
02/02	CHECK #109878		$2,229.36-	$16,382,228.77

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/02	CHECK #110143		$3,150.00-	$16,379,078.77
02/02	CHECK #109883		$3,388.28-	$16,375,690.49
02/02	CHECK #109966		$4,103.00-	$16,371,587.49
02/02	CHECK #110037		$4,793.00-	$16,366,794.49
02/02	CHECK #109867		$5,550.00-	$16,361,244.49
02/02	CHECK #110023		$6,454.44-	$16,354,790.05
02/02	CHECK #110304		$7,888.76-	$16,346,901.29
02/02	CHECK #110167		$12,290.56-	$16,334,610.73
02/02	CHECK #110289		$16,000.00-	$16,318,610.73
02/02	CHECK #110310		$18,920.00-	$16,299,690.73
02/02	CHECK #109990		$22,953.80-	$16,276,736.93
02/02	CHECK #109992		$33,459.79-	$16,243,277.14
02/02	CHECK #110114		$33,558.84-	$16,209,718.30
02/02	CHECK #110123		$36,510.00-	$16,173,208.30
02/02	CHECK #109953		$42,000.00-	$16,131,208.30
02/03	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1701 PAYMENT\	$15,385.55		$16,146,593.85
02/03	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1701 PAYMENT\	$13,414.86		$16,160,008.71
02/03	CHECK #110128		$25.00-	$16,159,983.71
02/03	CHECK #110308		$38.00-	$16,159,945.71
02/03	CHECK #110057		$297.00-	$16,159,648.71
02/03	CHECK #110265		$442.00-	$16,159,206.71
02/03	CHECK #110263		$442.00-	$16,158,764.71
02/03	CHECK #110249		$442.00-	$16,158,322.71
02/03	CHECK #110266		$442.00-	$16,157,880.71
02/03	CHECK #110048		$508.50-	$16,157,372.21
02/03	CHECK #110078		$510.00-	$16,156,862.21
02/03	CHECK #110006		$712.80-	$16,156,149.41
02/03	CHECK #110097		$750.00-	$16,155,399.41
02/03	CHECK #110219		$785.50-	$16,154,613.91
02/03	CHECK #109874		$830.71-	$16,153,783.20
02/03	CHECK #109938		$838.89-	$16,152,944.31
02/03	CHECK #110153		$878.16-	$16,152,066.15
02/03	CHECK #107689		$1,109.86-	$16,150,956.29
02/03	CHECK #109912		$1,185.00-	$16,149,771.29
02/03	CHECK #109905		$1,200.00-	$16,148,571.29
02/03	CHECK #110027		$1,228.23-	$16,147,343.06
02/03	CHECK #110224		$1,428.58-	$16,145,914.48
02/03	CHECK #110106		$1,500.00-	$16,144,414.48
02/03	CHECK #110026		$1,731.05-	$16,142,683.43
02/03	CHECK #110039		$2,050.00-	$16,140,633.43
02/03	CHECK #110165		$3,450.00-	$16,137,183.43
02/03	CHECK #109987		$10,861.54-	$16,126,321.89

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/03	CHECK #109865		$11,661.82-	$16,114,660.07
02/03	CHECK #109929		$13,726.25-	$16,100,933.82
02/03	CHECK #110292		$18,578.95-	$16,082,354.87
02/03	CHECK #110291		$22,352.50-	$16,060,002.37
02/03	CHECK #110107		$29,229.85-	$16,030,772.52
02/03	CHECK #109963		$87,835.12-	$15,942,937.40
02/03	CHECK #110066		$91,953.49-	$15,850,983.91
02/03	CHECK #110329		$93,740.72-	$15,757,243.19
02/03	CHECK #109925		$345,035.82-	$15,412,207.37
02/06	ST OF NEW JERSEY	$22,077.25		$15,434,284.62
	EFT PAYMT			
	NTE*MAC JAN-MAR 2016 PYMNT\			
02/06	CHECK #110012		$1,267.20-	$15,433,017.42
02/06	CHECK #110111		$45.00-	$15,432,972.42
02/06	CHECK #109961		$178.00-	$15,432,794.42
02/06	CHECK #109950		$187.50-	$15,432,606.92
02/06	CHECK #110282		$380.00-	$15,432,226.92
02/06	CHECK #10255		$442.00-	$15,431,784.92
02/06	CHECK #110259		$442.00-	$15,431,342.92
02/06	CHECK #110260		$442.00-	$15,430,900.92
02/06	CHECK #110252		$442.00-	$15,430,458.92
02/06	CHECK #110256		$442.00-	$15,430,016.92
02/06	CHECK #110250		$442.00-	$15,429,574.92
02/06	CHECK #110247		$442.00-	$15,429,132.92
02/06	CHECK #110084		$442.00-	$15,428,690.92
02/06	CHECK #110251		$442.00-	$15,428,248.92
02/06	CHECK #110080		$500.00-	$15,427,748.92
02/06	CHECK #108156		$996.93-	$15,426,751.99
02/06	CHECK #110067		$1,134.00-	$15,425,617.99
02/06	CHECK #110125		$1,250.00-	$15,424,367.99
02/06	CHECK #110220		$1,584.00-	$15,422,783.99
02/06	CHECK #110145		$2,136.55-	$15,420,647.44
02/06	CHECK #110134		$2,695.00-	$15,417,952.44
02/06	CHECK #110185		$3,643.20-	$15,414,309.24
02/06	CHECK #110141		$5,000.00-	$15,409,309.24
02/06	CHECK #109902		$5,666.05-	$15,403,643.19
02/06	CHECK #110295		$6,400.00-	$15,397,243.19
02/06	CHECK #110112		$14,495.00-	$15,382,748.19
02/06	CHECK #110105		$18,259.03-	$15,364,489.16
02/06	CHECK #110074		$21,401.60-	$15,343,087.56
02/06	CHECK #110108		$55,762.67-	$15,287,324.89
02/06	CHECK #109894		$71,484.40-	$15,215,840.49
02/06	CHECK #109510		$90,419.60-	$15,125,420.89
02/06	CHECK #110014		$126,444.00-	$14,998,976.89
02/07	CHECK #109882		$106.00-	$14,998,870.89
02/07	CHECK #109899		$308.75-	$14,998,562.14

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/07	CHECK #110257		$442.00-	$14,998,120.14
02/07	CHECK #110264		$442.00-	$14,997,678.14
02/07	CHECK #110244		$442.00-	$14,997,236.14
02/07	CHECK #110243		$884.00-	$14,996,352.14
02/07	CHECK #110100		$900.00-	$14,995,452.14
02/07	CHECK #110335		$1,088.53-	$14,994,363.61
02/07	CHECK #110327		$1,200.00-	$14,993,163.61
02/07	CHECK #110248		$1,326.00-	$14,991,837.61
02/07	CHECK #110146		$2,010.00-	$14,989,827.61
02/07	CHECK #110059		$4,600.00-	$14,985,227.61
02/07	CHECK #109997		$5,702.40-	$14,979,525.21
02/07	CHECK #110340		$89,684.44-	$14,889,840.77
02/08	DEPOSIT	$13,638.50		$14,903,479.27
02/08	DEPOSIT	$924.76		$14,904,404.03
02/08	ST OF NEW JERSEY EFT PAYMT NTE*DOE GENERAL FUND\	$1,250,455.00		$16,154,859.03
02/08	WEB XFER TO DDA 000729906332		$66,651.53-	$16,088,207.50
02/08	CHECK #110091		$442.00-	$16,087,765.50
02/08	CHECK #110242		$442.00-	$16,087,323.50
02/08	CHECK #110175		$5,100.00-	$16,082,223.50
02/08	CHECK #110010		$8,128.00-	$16,074,095.50
02/09	3801000000000000 VENDOR PAY RMR*IV*JROTC**03218.50 AR	$3,218.50		$16,077,314.00
02/09	CHECK #109862		$17.65-	$16,077,296.35
02/09	CHECK #110095		$38.65-	$16,077,257.70
02/09	CHECK #110075		$145.97-	$16,077,111.73
02/09	CHECK #109975		$160.00-	$16,076,951.73
02/09	CHECK #109981		$750.00-	$16,076,201.73
02/09	CHECK #110236		$1,020.00-	$16,075,181.73
02/09	CHECK #110332		$1,445.76-	$16,073,735.97
02/09	CHECK #110044		$1,584.00-	$16,072,151.97
02/09	CHECK #110197		$4,978.75-	$16,067,173.22
02/10	DEPOSIT	$4,231.84		$16,071,405.06
02/10	ST OF NEW JERSEY EFT PAYMT NTE*FICA\	$111,862.67		$16,183,267.73
02/10	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1702 PAYMENT\	$8,754.54		$16,192,022.27
02/10	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1702 PAYMENT\	$7,521.26		$16,199,543.53
02/10	WEB XFER TO DDA 000729906332		$770.11-	$16,198,773.42

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/13	DIV OF PENS&BENE TEPS HEAL 0000000*0000095276*0000000000*		$952.76-	$16,197,820.66
02/13	DIV OF PENS&BENE TEPS HEAL 0000000*0125680675*0000000000*		$1,256,806.75-	$14,941,013.91
02/13	WEB XFER TO DDA 000729906233		$426,826.05-	$14,514,187.86
02/13	CHECK #110314		$4,517.70-	$14,509,670.16
02/13	CHECK #110047		$8,454.54-	$14,501,215.62
02/13	CHECK #110245		$442.00-	$14,500,773.62
02/13	CHECK #110298		$450.00-	$14,500,323.62
02/13	CHECK #109973		$1,298.00-	$14,499,025.62
02/13	CHECK #110221		$1,584.00-	$14,497,441.62
02/13	CHECK #110001		$1,684.80-	$14,495,756.82
02/13	CHECK #110319		$2,880.00-	$14,492,876.82
02/13	CHECK #110186		$4,423.25-	$14,488,453.57
02/14	WEB XFER TO DDA 000729906423		$3,044.75-	$14,485,408.82
02/14	WEB XFER TO DDA 000729906324		$46,508.37-	$14,438,900.45
02/14	WEB XFER TO DDA 000729906225		$996,971.08-	$13,441,929.37
02/14	WEB XFER TO DDA 000729906268		$1,278,716.98-	$12,163,212.39
02/14	CHECK #109884		$20,736.52-	$12,142,475.87
02/14	CHECK #110338		$99.00-	$12,142,376.87
02/14	CHECK #110339		$99.00-	$12,142,277.87
02/14	CHECK #110336		$99.00-	$12,142,178.87
02/14	CHECK #110337		$99.00-	$12,142,079.87
02/14	CHECK #110246		$442.00-	$12,141,637.87
02/14	CHECK #110261		$442.00-	$12,141,195.87
02/14	CHECK #110253		$442.00-	$12,140,753.87
02/14	CHECK #107758		$442.00-	$12,140,311.87
02/14	CHECK #110174		$1,504.80-	$12,138,807.07
02/14	CHECK #110342		$1,580.24-	$12,137,226.83
02/14	CHECK #110341		$1,900.00-	$12,135,326.83
02/14	CHECK #110305		$3,805.50-	$12,131,521.33
02/15	ENC ERR CK S/B 3526.25		$200.00-	$12,131,321.33
02/15	CHECK #109907		$68.90-	$12,131,252.43
02/15	CHECK #110316		$6,106.75-	$12,125,145.68
02/15	CHECK #110235		$16,800.00-	$12,108,345.68
02/16	DEPOSIT	$241,844.65		$12,350,190.33
02/16	CHECK #110563		$2,131,457.46-	$10,218,732.87
02/16	CHECK #110241		$442.00-	$10,218,290.87
02/16	CHECK #110173		$745.00-	$10,217,545.87
02/16	CHECK #110222		$1,952.50-	$10,215,593.37
02/16	CHECK #109959		$3,390.00-	$10,212,203.37
02/17	CHECK #110618		$5,400.00-	$10,206,803.37
02/17	CHECK #110535		$420,891.05-	$9,785,912.32
02/17	CHECK #110488		$70.00-	$9,785,842.32

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/17	CHECK #110258		$442.00-	$9,785,400.32
02/17	CHECK #110268		$442.00-	$9,784,958.32
02/17	CHECK #110495		$1,680.00-	$9,783,278.32
02/17	CHECK #110398		$3,300.00-	$9,779,978.32
02/17	CHECK #110419		$3,445.00-	$9,776,533.32
02/17	CHECK #110578		$4,714.50-	$9,771,818.82
02/17	CHECK #110510		$5,267.99-	$9,766,550.83
02/17	CHECK #110570		$5,851.95-	$9,760,698.88
02/17	CHECK #110400		$16,000.00-	$9,744,698.88
02/17	CHECK #110450		$16,500.00-	$9,728,198.88
02/17	CHECK #110396		$49,775.84-	$9,678,423.04
02/17	CHECK #110401		$83,890.50-	$9,594,532.54
02/17	CHECK #110410		$88,624.93-	$9,505,907.61
02/17	CHECK #110366		$139,271.40-	$9,366,636.21
02/17	CHECK #110171		$226,196.76-	$9,140,439.45
02/21	CHECK #110606		$1,742.40-	$9,138,697.05
02/21	CHECK #110603		$1,746.00-	$9,136,951.05
02/21	CHECK #110416		$9,487.61-	$9,127,463.44
02/21	CHECK #110630		$1,695,879.35-	$7,431,584.09
02/21	CHECK #110532		$37.82-	$7,431,546.27
02/21	CHECK #110542		$68.39-	$7,431,477.88
02/21	CHECK #110524		$132.00-	$7,431,345.88
02/21	CHECK #110539		$135.85-	$7,431,210.03
02/21	CHECK #107864		$221.00-	$7,430,989.03
02/21	CHECK #110482		$550.00-	$7,430,439.03
02/21	CHECK #110427		$607.43-	$7,429,831.60
02/21	CHECK #110467		$770.00-	$7,429,061.60
02/21	CHECK #110254		$884.00-	$7,428,177.60
02/21	CHECK #110455		$884.00-	$7,427,293.60
02/21	CHECK #110511		$1,126.00-	$7,426,167.60
02/21	CHECK #110368		$1,360.00-	$7,424,807.60
02/21	CHECK #110569		$1,600.00-	$7,423,207.60
02/21	CHECK #110540		$1,690.68-	$7,421,516.92
02/21	CHECK #110594		$1,742.40-	$7,419,774.52
02/21	CHECK #110484		$1,742.40-	$7,418,032.12
02/21	CHECK #110476		$1,875.00-	$7,416,157.12
02/21	CHECK #110505		$2,067.00-	$7,414,090.12
02/21	CHECK #110607		$2,329.78-	$7,411,760.34
02/21	CHECK #110529		$2,330.25-	$7,409,430.09
02/21	CHECK #110480		$2,665.00-	$7,406,765.09
02/21	CHECK #110325		$3,000.00-	$7,403,765.09
02/21	CHECK #110478		$3,090.00-	$7,400,675.09
02/21	CHECK #110583		$3,129.21-	$7,397,545.88
02/21	CHECK #110549		$3,240.00-	$7,394,305.88
02/21	CHECK #110343		$3,840.00-	$7,390,465.88
02/21	CHECK #110545		$4,208.75-	$7,386,257.13

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/21	CHECK #110593		$4,742.07-	$7,381,515.06
02/21	CHECK #110361		$4,910.40-	$7,376,604.66
02/21	CHECK #110543		$5,018.58-	$7,371,586.08
02/21	CHECK #10515		$5,110.17-	$7,366,475.91
02/21	CHECK #110479		$6,076.40-	$7,360,399.51
02/21	CHECK #110421		$6,212.05-	$7,354,187.46
02/21	CHECK #110587		$6,538.00-	$7,347,649.46
02/21	CHECK #110496		$6,625.00-	$7,341,024.46
02/21	CHECK #110352		$7,472.26-	$7,333,552.20
02/21	CHECK #110509		$9,220.00-	$7,324,332.20
02/21	CHECK #110433		$11,500.00-	$7,312,832.20
02/21	CHECK #110448		$13,467.30-	$7,299,364.90
02/21	CHECK #110550		$15,681.90-	$7,283,683.00
02/21	CHECK #110626		$16,975.00-	$7,266,708.00
02/21	CHECK #110402		$79,423.09-	$7,187,284.91
02/21	CHECK #110568		$109,467.00-	$7,077,817.91
02/22	ST OF NEW JERSEY EFT PAYMT NTE*DOE GENERAL FUND\	$1,250,455.00		$8,328,272.91
02/22	CHECK #110353		$1,112.48-	$8,327,160.43
02/22	CHECK #110595		$14,583.99-	$8,312,576.44
02/22	CHECK #110584		$72.15-	$8,312,504.29
02/22	CHECK #110615		$82.44-	$8,312,421.85
02/22	CHECK #100		$100.00-	$8,312,321.85
02/22	CHECK #110533		$118.98-	$8,312,202.87
02/22	CHECK #110351		$126.70-	$8,312,076.17
02/22	CHECK #110485		$168.84-	$8,311,907.33
02/22	CHECK #110579		$196.50-	$8,311,710.83
02/22	CHECK #110374		$200.45-	$8,311,510.38
02/22	CHECK #110585		$249.00-	$8,311,261.38
02/22	CHECK #108975		$366.00-	$8,310,895.38
02/22	CHECK #110602		$372.60-	$8,310,522.78
02/22	CHECK #110611		$396.98-	$8,310,125.80
02/22	CHECK #110491		$398.00-	$8,309,727.80
02/22	CHECK #110619		$399.38-	$8,309,328.42
02/22	CHECK #110487		$419.15-	$8,308,909.27
02/22	CHECK #110555		$420.00-	$8,308,489.27
02/22	CHECK #110360		$427.50-	$8,308,061.77
02/22	CHECK #110554		$522.50-	$8,307,539.27
02/22	CHECK #110034		$534.00-	$8,307,005.27
02/22	CHECK #110612		$537.17-	$8,306,468.10
02/22	CHECK #110628		$649.85-	$8,305,818.25
02/22	CHECK #110591		$730.00-	$8,305,088.25
02/22	CHECK #110381		$769.65-	$8,304,318.60
02/22	CHECK #110457		$793.00-	$8,303,525.60
02/22	CHECK #110365		$823.32-	$8,302,702.28

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/22	CHECK #110614		$894.40-	$8,301,807.88
02/22	CHECK #110459		$1,031.94-	$8,300,775.94
02/22	CHECK #110359		$1,100.80-	$8,299,675.14
02/22	CHECK #110610		$1,225.44-	$8,298,449.70
02/22	CHECK #110506		$1,332.00-	$8,297,117.70
02/22	CHECK #110537		$1,400.00-	$8,295,717.70
02/22	CHECK #110609		$1,704.62-	$8,294,013.08
02/22	CHECK #110604		$1,742.40-	$8,292,270.68
02/22	CHECK #110536		$1,742.40-	$8,290,528.28
02/22	CHECK #110481		$1,743.00-	$8,288,785.28
02/22	CHECK #110520		$1,838.20-	$8,286,947.08
02/22	CHECK #110363		$1,843.60-	$8,285,103.48
02/22	CHECK #110621		$2,067.00-	$8,283,036.48
02/22	CHECK #110477		$2,177.13-	$8,280,859.35
02/22	CHECK #110552		$2,200.00-	$8,278,659.35
02/22	CHECK #110486		$2,500.00-	$8,276,159.35
02/22	CHECK #110547		$2,607.50-	$8,273,551.85
02/22	CHECK #110464		$2,691.86-	$8,270,859.99
02/22	CHECK #110544		$3,000.00-	$8,267,859.99
02/22	CHECK #110362		$4,190.89-	$8,263,669.10
02/22	CHECK #110530		$4,196.85-	$8,259,472.25
02/22	CHECK #110357		$4,337.61-	$8,255,134.64
02/22	CHECK #110501		$4,669.00-	$8,250,465.64
02/22	CHECK #110494		$5,857.95-	$8,244,607.69
02/22	CHECK #110531		$6,050.00-	$8,238,557.69
02/22	CHECK #110503		$7,500.00-	$8,231,057.69
02/22	CHECK #110465		$7,832.09-	$8,223,225.60
02/22	CHECK #110507		$8,400.00-	$8,214,825.60
02/22	CHECK #110600		$8,811.14-	$8,206,014.46
02/22	CHECK #110590		$9,146.41-	$8,196,868.05
02/22	CHECK #110625		$10,252.00-	$8,186,616.05
02/22	CHECK #110559		$10,500.00-	$8,176,116.05
02/22	CHECK #110344		$11,317.76-	$8,164,798.29
02/22	CHECK #110463		$11,350.00-	$8,153,448.29
02/22	CHECK #110391		$11,542.50-	$8,141,905.79
02/22	CHECK #110471		$13,438.25-	$8,128,467.54
02/22	CHECK #110546		$18,735.80-	$8,109,731.74
02/22	CHECK #110349		$21,419.95-	$8,088,311.79
02/22	CHECK #110561		$23,592.69-	$8,064,719.10
02/22	CHECK #110472		$30,060.00-	$8,034,659.10
02/22	CHECK #110596		$30,711.69-	$8,003,947.41
02/22	CHECK #110348		$36,000.00-	$7,967,947.41
02/22	CHECK #110560		$50,780.70-	$7,917,166.71
02/22	CHECK #110468		$51,820.00-	$7,865,346.71
02/22	CHECK #110470		$52,333.59-	$7,813,013.12
02/22	CHECK #110589		$54,018.14-	$7,758,994.98

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/22	CHECK #110527		$67,013.72-	$7,691,981.26
02/22	CHECK #110469		$68,220.00-	$7,623,761.26
02/22	CHECK #110557		$75,713.05-	$7,548,048.21
02/22	CHECK #110500		$85,311.36-	$7,462,736.85
02/22	CHECK #110597		$109,833.00-	$7,352,903.85
02/22	CHECK #110576		$226,196.76-	$7,126,707.09
02/22	CHECK #110493		$234,819.72-	$6,891,887.37
02/22	CHECK #110492		$239,097.84-	$6,652,789.53
02/22	CHECK #110364		$948,331.57-	$5,704,457.96
02/22	CHECK #110588		$1,270,613.46-	$4,433,844.50
02/23	DEPOSIT	$10,245.57		$4,444,090.07
02/23	ST OF NEW JERSEY EFT PAYMT NTE*SCHOOL LUNCH FEDERAL 1 20	$309,703.38		$4,753,793.45
02/23	ST OF NEW JERSEY EFT PAYMT NTE*BREAKFAST 1 2017\	$162,588.00		$4,916,381.45
02/23	ST OF NEW JERSEY EFT PAYMT NTE*SNACKS 1 2017\	$7,781.28		$4,924,162.73
02/23	ST OF NEW JERSEY EFT PAYMT NTE*HHFKA PROGRAM 1 2017\	$5,843.46		$4,930,006.19
02/23	ST OF NEW JERSEY EFT PAYMT NTE*SCHOOL LUNCH STATE 1 2017	$5,356.51		$4,935,362.70
02/23	CHECK #110605		$90.35-	$4,935,272.35
02/23	CHECK #110356		$104.25-	$4,935,168.10
02/23	CHECK #110474		$146.22-	$4,935,021.88
02/23	CHECK #110460		$166.32-	$4,934,855.56
02/23	CHECK #110623		$607.87-	$4,934,247.69
02/23	CHECK #110620		$714.29-	$4,933,533.40
02/23	CHECK #110541		$850.00-	$4,932,683.40
02/23	CHECK #110458		$932.00-	$4,931,751.40
02/23	CHECK #110526		$1,742.40-	$4,930,009.00
02/23	CHECK #110354		$1,995.00-	$4,928,014.00
02/23	CHECK #110558		$2,125.00-	$4,925,889.00
02/23	CHECK #110502		$3,390.00-	$4,922,499.00
02/23	CHECK #110534		$3,955.47-	$4,918,543.53
02/23	CHECK #110429		$6,262.50-	$4,912,281.03
02/23	CHECK #110613		$11,315.00-	$4,900,966.03
02/23	CHECK #110571		$12,290.56-	$4,888,675.47
02/23	CHECK #110355		$13,718.86-	$4,874,956.61
02/23	CHECK #110624		$14,458.50-	$4,860,498.11
02/23	CHECK #110599		$32,807.99-	$4,827,690.12
02/24	DEPOSIT	$2,500.00		$4,830,190.12

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/24	DEPOSIT	$1,095.00		$4,831,285.12
02/24	ST OF NEW JERSEY	$16.27		$4,831,301.39
	EFT PAYMT			
	NTE*SEMI 1702 PAYMENT\			
02/24	ST OF NEW JERSEY	$16.27		$4,831,317.66
	EFT PAYMT			
	NTE*SEMI 1702 PAYMENT\			
02/24	CHECK #110575		$211.68-	$4,831,105.98
02/24	CHECK #110483		$245.00-	$4,830,860.98
02/24	CHECK #110525		$375.10-	$4,830,485.88
02/24	CHECK #110267		$884.00-	$4,829,601.88
02/24	CHECK #110439		$918.00-	$4,828,683.88
02/24	CHECK #110508		$1,025.00-	$4,827,658.88
02/24	CHECK #110562		$1,045.00-	$4,826,613.88
02/24	CHECK #110377		$1,742.40-	$4,824,871.48
02/24	CHECK #110518		$2,059.52-	$4,822,811.96
02/24	CHECK #110390		$3,785.39-	$4,819,026.57
02/24	CHECK #110369		$4,000.00-	$4,815,026.57
02/24	CHECK #110608		$4,046.00-	$4,810,980.57
02/24	CHECK #110504		$6,479.64-	$4,804,500.93
02/24	CHECK #110418		$7,040.20-	$4,797,460.73
02/24	CHECK #110631		$14,000.00-	$4,783,460.73
02/24	CHECK #110553		$16,265.90-	$4,767,194.83
02/24	CHECK #110598		$51,026.32-	$4,716,168.51
02/24	CHECK #110528		$53,267.68-	$4,662,900.83
02/24	CHECK #110430		$78,850.00-	$4,584,050.83
02/24	CHECK #110577		$152,733.36-	$4,431,317.47
02/27	ST OF NEW JERSEY	$128,504.00		$4,559,821.47
	EFT PAYMT			
	NTE*NJDOE MU60 CONT #17000015\			
02/27	CHECK #110425		$41.61-	$4,559,779.86
02/27	CHECK #110395		$77.81-	$4,559,702.05
02/27	CHECK #110392		$90.00-	$4,559,612.05
02/27	CHECK #110393		$149.11-	$4,559,462.94
02/27	CHECK #110375		$158.01-	$4,559,304.93
02/27	CHECK #110447		$182.84-	$4,559,122.09
02/27	CHECK #110567		$213.72-	$4,558,908.37
02/27	CHECK #110413		$238.30-	$4,558,670.07
02/27	CHECK #110440		$361.00-	$4,558,309.07
02/27	CHECK #110431		$692.83-	$4,557,616.24
02/27	CHECK #110376		$705.00-	$4,556,911.24
02/27	CHECK #110370		$912.38-	$4,555,998.86
02/27	CHECK #110397		$1,022.84-	$4,554,976.02
02/27	CHECK #110573		$1,071.00-	$4,553,905.02
02/27	CHECK #110380		$1,188.00-	$4,552,717.02
02/27	CHECK #110409		$1,310.00-	$4,551,407.02

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/27	CHECK #110436		$1,365.00-	$4,550,042.02
02/27	CHECK #110617		$1,504.80-	$4,548,537.22
02/27	CHECK #110423		$1,663.20-	$4,546,874.02
02/27	CHECK #110582		$1,663.20-	$4,545,210.82
02/27	CHECK #110616		$1,742.40-	$4,543,468.42
02/27	CHECK #110384		$1,742.40-	$4,541,726.02
02/27	CHECK #110629		$1,742.40-	$4,539,983.62
02/27	CHECK #110386		$1,780.92-	$4,538,202.70
02/27	CHECK #110489		$2,034.00-	$4,536,168.70
02/27	CHECK #110388		$2,065.73-	$4,534,102.97
02/27	CHECK #110383		$2,217.60-	$4,531,885.37
02/27	CHECK #110399		$2,579.14-	$4,529,306.23
02/27	CHECK #110435		$3,339.48-	$4,525,966.75
02/27	CHECK #110523		$4,440.00-	$4,521,526.75
02/27	CHECK #110622		$4,900.00-	$4,516,626.75
02/27	CHECK #110551		$5,000.00-	$4,511,626.75
02/27	CHECK #110581		$5,100.00-	$4,506,526.75
02/27	CHECK #110422		$5,336.00-	$4,501,190.75
02/27	CHECK #110574		$5,750.00-	$4,495,440.75
02/27	CHECK #110367		$5,779.93-	$4,489,660.82
02/27	CHECK #110572		$7,391.80-	$4,482,269.02
02/27	CHECK #110437		$8,207.50-	$4,474,061.52
02/27	CHECK #110378		$12,116.80-	$4,461,944.72
02/27	CHECK #110442		$12,760.00-	$4,449,184.72
02/27	CHECK #110498		$42,000.00-	$4,407,184.72
02/27	CHECK #110633		$45,605.94-	$4,361,578.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*16 IDEA BASIC\	$2,149,624.00		$6,511,202.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*17 TITLE I - GENERAL\	$1,756,112.00		$8,267,314.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*16 TITLE I - GENERAL\	$719,805.00		$8,987,119.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*17 IDEABASIC\	$220,603.00		$9,207,722.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*16 TITLE IIA - TCHR TRAIN\	$176,296.00		$9,384,018.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*16 TITLE III - LANG ACQ\	$82,899.00		$9,466,917.78

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/28	ST OF NEW JERSEY EFT PAYMT NTE*17 PERKINS SEC FEDERAL\	$31,378.00		$9,498,295.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*16 IDEA PRESCHOOL\	$20,973.00		$9,519,268.78
02/28	ST OF NEW JERSEY EFT PAYMT NTE*17 IDEA PRESCHOOL\	$4,606.00		$9,523,874.78
02/28	WEB XFER TO DDA 000729906423		$2,436.75-	$9,521,438.03
02/28	WEB XFER TO DDA 000729906324		$46,207.75-	$9,475,230.28
02/28	WEB XFER TO DDA 000729906225		$984,852.90-	$8,490,377.38
02/28	WEB XFER TO DDA 000729906268		$1,255,145.56-	$7,235,231.82
02/28	CHECK #110389		$1,504.80-	$7,233,727.02
02/28	CHECK #110428		$19.00-	$7,233,708.02
02/28	CHECK #110417		$22.40-	$7,233,685.62
02/28	CHECK #110456		$37.50-	$7,233,648.12
02/28	CHECK #110420		$209.00-	$7,233,439.12
02/28	CHECK #110441		$220.50-	$7,233,218.62
02/28	CHECK #110404		$529.89-	$7,232,688.73
02/28	CHECK #110407		$700.00-	$7,231,988.73
02/28	CHECK #110566		$708.84-	$7,231,279.89
02/28	CHECK #109940		$1,425.60-	$7,229,854.29
02/28	CHECK #109940		$1,425.60-	$7,228,428.69
02/28	CHECK #110451		$1,742.40-	$7,226,686.29
02/28	CHECK #110475		$1,742.40-	$7,224,943.89
02/28	CHECK #110382		$2,150.00-	$7,222,793.89
02/28	CHECK #110372		$2,210.97-	$7,220,582.92
02/28	CHECK #110345		$2,379.00-	$7,218,203.92
02/28	CHECK #110408		$2,795.72-	$7,215,408.20
02/28	CHECK #110438		$3,066.50-	$7,212,341.70
02/28	CHECK #110466		$3,612.80-	$7,208,728.90
02/28	CHECK #110358		$10,220.00-	$7,198,508.90
02/28	CHECK #110564		$13,123.82-	$7,185,385.08
02/28	CHECK #110350		$13,296.82-	$7,172,088.26
02/28	CHECK #110414		$16,406.55-	$7,155,681.71
02/28	CHECK #110513		$17,162.28-	$7,138,519.43
02/28	CHECK #110565		$18,127.37-	$7,120,392.06
02/28	CHECK #110473		$350,236.90-	$6,770,155.16
02/28	INTEREST CREDIT	$4,383.72		$6,774,538.88
02/28	ENDING BALANCE			$6,774,538.88

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
100	02/22	$100.00	10515*	02/21	$5,110.17	107864*	02/21	$221.00
271*	02/01	$7,999.25	107689*	02/03	$1,109.86	108156*	02/06	$996.93
10255*	02/06	$442.00	107758*	02/14	$442.00	108975*	02/22	$366.00

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
109510*	02/06	$90,419.60	109965*	02/01	$95.00	110054	02/01	$1,800.00
109861*	02/02	$442.00	109966	02/02	$4,103.00	110056*	02/01	$1,190.19
109862	02/09	$17.65	109971*	02/01	$5,880.00	110057	02/03	$297.00
109864*	02/01	$15,849.86	109973*	02/13	$1,298.00	110059*	02/07	$4,600.00
109865	02/03	$11,661.82	109975*	02/09	$160.00	110061*	02/01	$354.00
109866	02/01	$17,250.00	109976	02/01	$18,028.00	110062	02/01	$4,286.21
109867	02/02	$5,550.00	109978*	02/02	$28.00	110065*	02/01	$1,745.00
109870*	02/02	$2,100.00	109979	02/01	$11,417.25	110066	02/03	$91,953.49
109871	02/01	$17,462.25	109981*	02/09	$750.00	110067	02/06	$1,134.00
109874*	02/03	$830.71	109982	02/01	$1,000.00	110068	02/01	$1,292.00
109876*	02/01	$1,338.44	109985*	02/02	$657.00	110073*	02/02	$100.00
109878*	02/02	$2,229.36	109987*	02/03	$10,861.54	110074	02/06	$21,401.60
109880*	02/01	$222.30	109990*	02/02	$22,953.80	110075	02/09	$145.97
109882*	02/07	$106.00	109992*	02/02	$33,459.79	110077*	02/01	$13,467.30
109883	02/02	$3,388.28	109994*	02/01	$163.37	110078	02/03	$510.00
109884	02/14	$20,736.52	109996*	02/02	$235.00	110080*	02/06	$500.00
109886*	02/01	$3,775.00	109997	02/07	$5,702.40	110084*	02/06	$442.00
109888*	02/01	$434.79	110001*	02/13	$1,684.80	110087*	02/02	$442.00
109893*	02/01	$139.33	110002	02/02	$1,080.00	110088	02/01	$442.00
109894	02/06	$71,484.40	110003	02/01	$4,914.00	110091*	02/08	$442.00
109898*	02/01	$68,284.82	110005*	02/01	$1,001.99	110093*	02/02	$442.00
109899	02/07	$308.75	110006	02/03	$712.80	110094	02/02	$442.00
109901*	02/01	$146.00	110008*	02/01	$420.00	110095	02/09	$38.65
109902	02/06	$5,666.05	110009	02/02	$196.44	110096	02/01	$20.00
109905*	02/03	$1,200.00	110010	02/08	$8,128.00	110097	02/03	$750.00
109907*	02/15	$68.90	110012*	02/06	$1,267.20	110098	02/01	$15,406.04
109912*	02/03	$1,185.00	110014*	02/06	$126,444.00	110099	02/01	$9,939.90
109915*	02/01	$15,979.98	110018*	02/01	$111.13	110100	02/07	$900.00
109916	02/01	$14,836.40	110019	02/01	$1,120.00	110102*	02/01	$5,070.00
109922*	02/02	$1,027.90	110023*	02/02	$6,454.44	110103	02/01	$150.00
109923	02/01	$34,030.50	110026*	02/03	$1,731.05	110104	02/01	$49,925.92
109924	02/01	$6,872.25	110027	02/03	$1,228.23	110105	02/06	$18,259.03
109925	02/03	$345,035.82	110029*	02/01	$14,640.00	110106	02/03	$1,500.00
109926	02/01	$157.57	110032*	02/01	$174.20	110107	02/03	$29,229.85
109927	02/01	$220.00	110034*	02/22	$534.00	110108	02/06	$55,762.67
109929*	02/03	$13,726.25	110037*	02/02	$4,793.00	110111*	02/06	$45.00
109935*	02/01	$1,504.80	110038	02/01	$1,993.92	110112	02/06	$14,495.00
109938*	02/03	$838.89	110039	02/03	$2,050.00	110113	02/01	$5,839.10
109940*	02/28	$1,425.60	110040	02/02	$1,276.69	110114	02/02	$33,558.84
109940*	02/28	$1,425.60	110042*	02/01	$88,624.93	110117*	02/01	$15,871.61
109946*	02/01	$2,380.40	110044*	02/09	$1,584.00	110118	02/01	$2,643.87
109950*	02/06	$187.50	110045	02/01	$27,540.00	110121*	02/01	$1,584.00
109953*	02/02	$42,000.00	110047*	02/13	$8,454.54	110123*	02/02	$36,510.00
109956*	02/01	$46,472.00	110048	02/03	$508.50	110124	02/01	$17,482.27
109959*	02/16	$3,390.00	110051*	02/02	$47.93	110125	02/06	$1,250.00
109961*	02/06	$178.00	110052	02/01	$1,584.00	110128*	02/03	$25.00
109963*	02/03	$87,835.12	110053	02/01	$35,000.00	110131*	02/02	$756.00

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
110134*	02/06	$2,695.00	110222	02/16	$1,952.50	110295	02/06	$6,400.00
110135	02/01	$2,456.13	110224*	02/03	$1,428.58	110298*	02/13	$450.00
110136	02/02	$1,425.60	110227*	02/02	$232.62	110304*	02/02	$7,888.76
110139*	02/01	$3,060.00	110229*	02/01	$1,259.00	110305	02/14	$3,805.50
110140	02/01	$1,105.59	110230	02/01	$142.14	110308*	02/03	$38.00
110141	02/06	$5,000.00	110231	02/01	$16,065.00	110309	02/01	$18,250.00
110142	02/01	$3,122.18	110234*	02/01	$5,600.00	110310	02/02	$18,920.00
110143	02/02	$3,150.00	110235	02/15	$16,800.00	110312*	02/01	$4,720.49
110144	02/01	$650.00	110236	02/09	$1,020.00	110314*	02/13	$4,517.70
110145	02/06	$2,136.55	110241*	02/16	$442.00	110316*	02/15	$6,106.75
110146	02/07	$2,010.00	110242	02/08	$442.00	110319*	02/13	$2,880.00
110147	02/01	$25,198.29	110243	02/07	$884.00	110321*	02/01	$615.00
110152*	02/02	$2,125.00	110244	02/07	$442.00	110323*	02/01	$450.00
110153	02/03	$878.16	110245	02/13	$442.00	110325*	02/21	$3,000.00
110157*	02/02	$935.00	110246	02/14	$442.00	110326	02/01	$2,517.60
110160*	02/01	$12,821.24	110247	02/06	$442.00	110327	02/07	$1,200.00
110161	02/01	$10,643.66	110248	02/07	$1,326.00	110328	02/01	$4,683.88
110165*	02/03	$3,450.00	110249	02/03	$442.00	110329	02/03	$93,740.72
110167*	02/02	$12,290.56	110250	02/06	$442.00	110332*	02/09	$1,445.76
110168	02/01	$249.75	110251	02/06	$442.00	110334*	02/01	$475.00
110170*	02/01	$69.95	110252	02/06	$442.00	110335	02/07	$1,088.53
110171	02/17	$226,196.76	110253	02/14	$442.00	110336	02/14	$99.00
110173*	02/16	$745.00	110254	02/21	$884.00	110337	02/14	$99.00
110174	02/14	$1,504.80	110256*	02/06	$442.00	110338	02/14	$99.00
110175	02/08	$5,100.00	110257	02/07	$442.00	110339	02/14	$99.00
110179*	02/01	$14,808.00	110258	02/17	$442.00	110340	02/07	$89,684.44
110181*	02/01	$10,087.00	110259	02/06	$442.00	110341	02/14	$1,900.00
110183*	02/01	$1,800.00	110260	02/06	$442.00	110342	02/14	$1,580.24
110184	02/01	$2,497.00	110261	02/14	$442.00	110343	02/21	$3,840.00
110185	02/06	$3,643.20	110263*	02/03	$442.00	110344	02/22	$11,317.76
110186	02/13	$4,423.25	110264	02/07	$442.00	110345	02/28	$2,379.00
110187	02/02	$2,000.00	110265	02/03	$442.00	110348*	02/22	$36,000.00
110194*	02/01	$34,592.73	110266	02/03	$442.00	110349	02/22	$21,419.95
110197*	02/09	$4,978.75	110267	02/24	$884.00	110350	02/28	$13,296.82
110198	02/01	$2,567.50	110268	02/17	$442.00	110351	02/22	$126.70
110199	02/01	$755.70	110270*	02/02	$1,869.45	110352	02/21	$7,472.26
110205*	02/01	$6.26	110273*	02/01	$120.00	110353	02/22	$1,112.48
110206	02/01	$1,523.26	110274	02/02	$1,491.20	110354	02/23	$1,995.00
110208*	02/01	$211.55	110278*	02/01	$150.00	110355	02/23	$13,718.86
110209	02/02	$614.37	110281*	02/01	$4,060.00	110356	02/23	$104.25
110210	02/01	$1,584.00	110282	02/06	$380.00	110357	02/22	$4,337.61
110211	02/01	$1,888.98	110287*	02/01	$14,200.00	110358	02/28	$10,220.00
110214*	02/01	$5,337.16	110289*	02/02	$16,000.00	110359	02/22	$1,100.80
110215	02/02	$533.54	110291*	02/03	$22,352.50	110360	02/22	$427.50
110219*	02/03	$785.50	110292	02/03	$18,578.95	110361	02/21	$4,910.40
110220	02/06	$1,584.00	110293	02/02	$200.00	110362	02/22	$4,190.89
110221	02/13	$1,584.00	110294	02/01	$73.01	110363	02/22	$1,843.60

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
110364	02/22	$948,331.57	110423	02/27	$1,663.20	110484	02/21	$1,742.40
110365	02/22	$823.32	110425*	02/27	$41.61	110485	02/22	$168.84
110366	02/17	$139,271.40	110427*	02/21	$607.43	110486	02/22	$2,500.00
110367	02/27	$5,779.93	110428	02/28	$19.00	110487	02/22	$419.15
110368	02/21	$1,360.00	110429	02/23	$6,262.50	110488	02/17	$70.00
110369	02/24	$4,000.00	110430	02/24	$78,850.00	110489	02/27	$2,034.00
110370	02/27	$912.38	110431	02/27	$692.83	110491*	02/22	$398.00
110372*	02/28	$2,210.97	110433*	02/21	$11,500.00	110492	02/22	$239,097.84
110374*	02/22	$200.45	110435*	02/27	$3,339.48	110493	02/22	$234,819.72
110375	02/27	$158.01	110436	02/27	$1,365.00	110494	02/22	$5,857.95
110376	02/27	$705.00	110437	02/27	$8,207.50	110495	02/17	$1,680.00
110377	02/24	$1,742.40	110438	02/28	$3,066.50	110496	02/21	$6,625.00
110378	02/27	$12,116.80	110439	02/24	$918.00	110498*	02/27	$42,000.00
110380*	02/27	$1,188.00	110440	02/27	$361.00	110500*	02/22	$85,311.36
110381	02/22	$769.65	110441	02/28	$220.50	110501	02/22	$4,669.00
110382	02/28	$2,150.00	110442	02/27	$12,760.00	110502	02/23	$3,390.00
110383	02/27	$2,217.60	110447*	02/27	$182.84	110503	02/22	$7,500.00
110384	02/27	$1,742.40	110448	02/21	$13,467.30	110504	02/24	$6,479.64
110386*	02/27	$1,780.92	110450*	02/17	$16,500.00	110505	02/21	$2,067.00
110388*	02/27	$2,065.73	110451	02/28	$1,742.40	110506	02/22	$1,332.00
110389	02/28	$1,504.80	110455*	02/21	$884.00	110507	02/22	$8,400.00
110390	02/24	$3,785.39	110456	02/28	$37.50	110508	02/24	$1,025.00
110391	02/22	$11,542.50	110457	02/22	$793.00	110509	02/21	$9,220.00
110392	02/27	$90.00	110458	02/23	$932.00	110510	02/17	$5,267.99
110393	02/27	$149.11	110459	02/22	$1,031.94	110511	02/21	$1,126.00
110395*	02/27	$77.81	110460	02/23	$166.32	110513*	02/28	$17,162.28
110396	02/17	$49,775.84	110463*	02/22	$11,350.00	110518*	02/24	$2,059.52
110397	02/27	$1,022.84	110464	02/22	$2,691.86	110520*	02/22	$1,838.20
110398	02/17	$3,300.00	110465	02/22	$7,832.09	110523*	02/27	$4,440.00
110399	02/27	$2,579.14	110466	02/28	$3,612.80	110524	02/21	$132.00
110400	02/17	$16,000.00	110467	02/21	$770.00	110525	02/24	$375.10
110401	02/17	$83,890.50	110468	02/22	$51,820.00	110526	02/23	$1,742.40
110402	02/21	$79,423.09	110469	02/22	$68,220.00	110527	02/22	$67,013.72
110404*	02/28	$529.89	110470	02/22	$52,333.59	110528	02/24	$53,267.68
110407*	02/28	$700.00	110471	02/22	$13,438.25	110529	02/21	$2,330.25
110408	02/28	$2,795.72	110472	02/22	$30,060.00	110530	02/22	$4,196.85
110409	02/27	$1,310.00	110473	02/28	$350,236.90	110531	02/22	$6,050.00
110410	02/17	$88,624.93	110474	02/23	$146.22	110532	02/21	$37.82
110413*	02/27	$238.30	110475	02/28	$1,742.40	110533	02/22	$118.98
110414	02/28	$16,406.55	110476	02/21	$1,875.00	110534	02/23	$3,955.47
110416*	02/21	$9,487.61	110477	02/22	$2,177.13	110535	02/17	$420,891.05
110417	02/28	$22.40	110478	02/21	$3,090.00	110536	02/22	$1,742.40
110418	02/24	$7,040.20	110479	02/21	$6,076.40	110537	02/22	$1,400.00
110419	02/17	$3,445.00	110480	02/21	$2,665.00	110539*	02/21	$135.85
110420	02/28	$209.00	110481	02/22	$1,743.00	110540	02/21	$1,690.68
110421	02/21	$6,212.05	110482	02/21	$550.00	110541	02/23	$850.00
110422	02/27	$5,336.00	110483	02/24	$245.00	110542	02/21	$68.39

00019 7318504 001067 002133 0010/0075

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
110543	02/21	$5,018.58	110573	02/27	$1,071.00	110605	02/23	$90.35
110544	02/22	$3,000.00	110574	02/27	$5,750.00	110606	02/21	$1,742.40
110545	02/21	$4,208.75	110575	02/24	$211.68	110607	02/21	$2,329.78
110546	02/22	$18,735.80	110576	02/22	$226,196.76	110608	02/24	$4,046.00
110547	02/22	$2,607.50	110577	02/24	$152,733.36	110609	02/22	$1,704.62
110549*	02/21	$3,240.00	110578	02/17	$4,714.50	110610	02/22	$1,225.44
110550	02/21	$15,681.90	110579	02/22	$196.50	110611	02/22	$396.98
110551	02/27	$5,000.00	110581*	02/27	$5,100.00	110612	02/22	$537.17
110552	02/22	$2,200.00	110582	02/27	$1,663.20	110613	02/23	$11,315.00
110553	02/24	$16,265.90	110583	02/21	$3,129.21	110614	02/22	$894.40
110554	02/22	$522.50	110584	02/22	$72.15	110615	02/22	$82.44
110555	02/22	$420.00	110585	02/22	$249.00	110616	02/27	$1,742.40
110557*	02/22	$75,713.05	110587*	02/21	$6,538.00	110617	02/27	$1,504.80
110558	02/23	$2,125.00	110588	02/22	$1,270,613.46	110618	02/17	$5,400.00
110559	02/22	$10,500.00	110589	02/22	$54,018.14	110619	02/22	$399.38
110560	02/22	$50,780.70	110590	02/22	$9,146.41	110620	02/23	$714.29
110561	02/22	$23,592.69	110591	02/22	$730.00	110621	02/22	$2,067.00
110562	02/24	$1,045.00	110593*	02/21	$4,742.07	110622	02/27	$4,900.00
110563	02/16	$2,131,457.46	110594	02/21	$1,742.40	110623	02/23	$607.87
110564	02/28	$13,123.82	110595	02/22	$14,583.99	110624	02/23	$14,458.50
110565	02/28	$18,127.37	110596	02/22	$30,711.69	110625	02/22	$10,252.00
110566	02/28	$708.84	110597	02/22	$109,833.00	110626	02/21	$16,975.00
110567	02/27	$213.72	110598	02/24	$51,026.32	110628*	02/22	$649.85
110568	02/21	$109,467.00	110599	02/23	$32,807.99	110629	02/27	$1,742.40
110569	02/21	$1,600.00	110600	02/22	$8,811.14	110630	02/21	$1,695,879.35
110570	02/17	$5,851.95	110602*	02/22	$372.60	110631	02/24	$14,000.00
110571	02/23	$12,290.56	110603	02/21	$1,746.00	110633*	02/27	$45,605.94
110572	02/27	$7,391.80	110604	02/22	$1,742.40			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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RETURN SERVICE REQUESTED

>000002 7227381 0001 092233 90Z

LAKEWOOD BOARD OF EDUCATION
WARRANT ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

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Member FDIC

GOVERNMENT CHECKING

Account #	**XXXXXXX6241**	*Beginning Balance*	$9,169,885.45
Statement Period		*Deposits/Credits*	$17,416,232.20
From	01/01/17	*Interest Paid*	$5,860.67
Through	01/31/17	*Checks/Debits*	-$15,546,283.25
Average Balance	$13,942,378.54	*Service Charges*	$0.00
Earned Interest This Period	$5,860.67	*Ending Balance*	$11,045,695.07
YTD Interest	$5,860.67	*# Deposits/Credits*	31
YTD Withholding	$0.00	*# Checks/Debits*	302
Annual Percentage Yield Earned (APYE)	0.50%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
01/01	BEGINNING BALANCE			$9,169,885.45
01/03	DEPOSIT	$7,840,669.00		$17,010,554.45
01/03	ST OF NEW JERSEY EFT PAYMT NTE*CHAPTER 192\	$1,348,658.00		$18,359,212.45
01/03	ST OF NEW JERSEY EFT PAYMT NTE*CHAPTER 193\	$749,575.00		$19,108,787.45

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00002 7227381 000043 000085 0001/0044

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-iBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/03	ST OF NEW JERSEY	$91,560.00		$19,200,347.45
	EFT PAYMT			
	NTE*NP TRANSPORTATION\			
01/03	CHECK #109516		$40.25-	$19,200,307.20
01/03	CHECK #109583		$125.00-	$19,200,182.20
01/03	CHECK #109533		$600.00-	$19,199,582.20
01/03	CHECK #109679		$1,130.94-	$19,198,451.26
01/03	CHECK #109834		$1,346.40-	$19,197,104.86
01/03	CHECK #109739		$1,560.00-	$19,195,544.86
01/03	CHECK #109664		$2,050.00-	$19,193,494.86
01/03	CHECK #109835		$5,619.00-	$19,187,875.86
01/03	CHECK #109828		$9,671.39-	$19,178,204.47
01/03	CHECK #109851		$16,942.20-	$19,161,262.27
01/04	WEB XFER TO DDA 000729906423		$3,257.71-	$19,158,004.56
01/04	WEB XFER TO DDA 000729906324		$46,702.37-	$19,111,302.19
01/04	WEB XFER TO DDA 000729906225		$972,172.66-	$18,139,129.53
01/04	WEB XFER TO DDA 000729906268		$1,221,525.16-	$16,917,604.37
01/04	CHECK #109659		$1,663.20-	$16,915,941.17
01/04	CHECK #109074		$221.00-	$16,915,720.17
01/04	CHECK #109570		$430.00-	$16,915,290.17
01/04	CHECK #108285		$442.00-	$16,914,848.17
01/04	CHECK #109600		$1,500.00-	$16,913,348.17
01/04	CHECK #109844		$2,095.00-	$16,911,253.17
01/04	CHECK #109813		$3,432.60-	$16,907,820.57
01/04	CHECK #109824		$4,254.47-	$16,903,566.10
01/04	CHECK #109318		$10,358.17-	$16,893,207.93
01/05	CHECK #109660		$1,315.00-	$16,891,892.93
01/05	CHECK #109692		$19.30-	$16,891,873.63
01/05	CHECK #109850		$371.09-	$16,891,502.54
01/05	CHECK #109342		$950.00-	$16,890,552.54
01/05	CHECK #109718		$1,827.00-	$16,888,725.54
01/05	CHECK #109789		$1,964.00-	$16,886,761.54
01/05	CHECK #109856		$4,672.80-	$16,882,088.74
01/05	CHECK #109452		$6,700.00-	$16,875,388.74
01/05	CHECK #109794		$10,200.00-	$16,865,188.74
01/05	CHECK #109588		$11,936.00-	$16,853,252.74
01/06	DEPOSIT	$219,704.78		$17,072,957.52
01/06	USAC PAYMENT	$1,189.10		$17,074,146.62
	XXXXX9424			
01/06	CHECK #104652		$442.00-	$17,073,704.62
01/06	CHECK #109668		$9,200.00-	$17,064,504.62
01/06	CHECK #109855		$459,629.68-	$16,604,874.94
01/06	CHECK #109498		$647,573.00-	$15,957,301.94
01/09	ST OF NEW JERSEY	$350,460.00		$16,307,761.94
	EFT PAYMT			
	NTE*DOE GENERAL FUND\			

00002 7227361 000044 000087 0002/0044

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/09	RETURN ITEM CK # 104652	$442.00		$16,308,203.94
01/09	CHECK #109158		$378.90-	$16,307,825.04
01/09	CHECK #106922		$442.00-	$16,307,383.04
01/09	CHECK #108352		$712.05-	$16,306,670.99
01/09	CHECK #109137		$1,000.00-	$16,305,670.99
01/09	CHECK #109586		$1,892.00-	$16,303,778.99
01/09	CHECK #109747		$2,150.00-	$16,301,628.99
01/09	CHECK #109725		$2,750.00-	$16,298,878.99
01/09	CHECK #109686		$3,900.00-	$16,294,978.99
01/09	CHECK #109748		$17,485.00-	$16,277,493.99
01/10	CHECK #109758		$49.00-	$16,277,444.99
01/10	CHECK #109761		$4,750.00-	$16,272,694.99
01/10	CHECK #109805		$13,629.00-	$16,259,065.99
01/11	3801000000000000	$3,137.80		$16,262,203.79
	VENDOR PAY			
	RMR*IV*JROTC**03137.80 AR			
01/11	DUP CK 108473	$160.00		$16,262,363.79
01/11	CHECK #109830		$11,420.00-	$16,250,943.79
01/11	CHECK #109282		$19,025.00-	$16,231,918.79
01/12	CHECK #109614		$1,584.00-	$16,230,334.79
01/12	CHECK #109858		$2,520.00-	$16,227,814.79
01/12	CHECK #109598		$3,495.00-	$16,224,319.79
01/12	CHECK #109672		$7,619.10-	$16,216,700.69
01/13	DIV OF PENS&BENE		$449.16-	$16,216,251.53
	TEPS HEAL			
	0000000*0000044916*0000000000*			
01/13	DIV OF PENS&BENE		$1,265,835.66-	$14,950,415.87
	TEPS HEAL			
	0000000*0126583566*0000000000*			
01/13	CHECK #109628		$165.84-	$14,950,250.03
01/13	CHECK #109513		$221.00-	$14,950,029.03
01/13	CHECK #109857		$8,460.00-	$14,941,569.03
01/17	WEB XFER TO DDA 000729906423		$2,792.71-	$14,938,776.32
01/17	WEB XFER TO DDA 000729906324		$46,016.37-	$14,892,759.95
01/17	WEB XFER TO DDA 000729906225		$1,002,318.65-	$13,890,441.30
01/17	WEB XFER TO DDA 000729906268		$1,312,394.70-	$12,578,046.60
01/17	CHECK #109859		$1,894,078.24-	$10,683,968.36
01/17	CHECK #109685		$400.00-	$10,683,568.36
01/17	CHECK #109127		$442.00-	$10,683,126.36
01/17	CHECK #108432		$442.00-	$10,682,684.36
01/17	CHECK #106936		$442.00-	$10,682,242.36
01/17	CHECK #109401		$728.00-	$10,681,514.36
01/17	CHECK #109604		$856.00-	$10,680,658.36
01/17	CHECK #109785		$1,860.00-	$10,678,798.36
01/17	CHECK #109719		$7,423.46-	$10,671,374.90
01/18	CHECK #108325		$442.00-	$10,670,932.90

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/18	CHECK #109833		$1,663.20-	$10,669,269.70
01/18	CHECK #109795		$2,138.40-	$10,667,131.30
01/18	CHECK #109425		$3,960.00-	$10,663,171.30
01/19	DEPOSIT	$246,561.13		$10,909,732.43
01/19	CHECK #109823		$1,663.20-	$10,908,069.23
01/19	CHECK #109457		$4,435.20-	$10,903,634.03
01/19	CHECK #109602		$89.67-	$10,903,544.36
01/19	CHECK #109658		$3,190.00-	$10,900,354.36
01/19	CHECK #109563		$6,695.00-	$10,893,659.36
01/19	CHECK #109657		$40,000.00-	$10,853,659.36
01/20	DEPOSIT	$842,292.00		$11,695,951.36
01/20	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1701 PAYMENT\	$53,886.64		$11,749,838.00
01/20	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1701 PAYMENT\	$49,063.68		$11,798,901.68
01/20	CHECK #106336		$221.00-	$11,798,680.68
01/20	CHECK #106978		$442.00-	$11,798,238.68
01/23	ST OF NEW JERSEY EFT PAYMT NTE*DOE GENERAL FUND\	$1,250,455.00		$13,048,693.68
01/23	ST OF NEW JERSEY EFT PAYMT NTE*NJDOE MU60 CONT #17000015\	$142,829.00		$13,191,522.68
01/23	ST OF NEW JERSEY EFT PAYMT NTE*NJDOE MU60 CONT #17000015\	$110,100.00		$13,301,622.68
01/23	CHECK #106049		$26.35-	$13,301,596.33
01/24	ST OF NEW JERSEY EFT PAYMT NTE*17 IDEABASIC\	$681,767.00		$13,983,363.33
01/24	ST OF NEW JERSEY EFT PAYMT NTE*17 IDEABASIC\	$449,266.00		$14,432,629.33
01/24	ST OF NEW JERSEY EFT PAYMT NTE*17 PERKINS SEC RESERVE\	$89,914.00		$14,522,543.33
01/24	ST OF NEW JERSEY EFT PAYMT NTE*16 IDEABASIC\	$59,130.00		$14,581,673.33
01/24	ST OF NEW JERSEY EFT PAYMT NTE*17 IDEA PRESCHOOL\	$54,697.00		$14,636,370.33

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/24	ST OF NEW JERSEY	$10,363.00		$14,646,733.33
	EFT PAYMT			
	NTE*17 IDEA PRESCHOOL\			
01/24	WEB XFER TO DDA 000729906233		$382,405.76-	$14,264,327.57
01/24	CHECK #109860		$17,112.90-	$14,247,214.67
01/25	DEPOSIT	$2,498.59		$14,249,713.26
01/26	ST OF NEW JERSEY	$112,927.46		$14,362,640.72
	EFT PAYMT			
	NTE*FICA\			
01/26	ST OF NEW JERSEY	$112,707.03		$14,475,347.75
	EFT PAYMT			
	NTE*FICA\			
01/26	WEB XFER TO DDA 000729906332		$6,029.97-	$14,469,317.78
01/26	CHECK #109909		$387.50-	$14,468,930.28
01/27	DEPOSIT	$343,919.09		$14,812,849.37
01/27	DEPOSIT	$8,506.90		$14,821,356.27
01/27	CHECK #110159		$395,000.00-	$14,426,356.27
01/27	CHECK #109939		$60.00-	$14,426,296.27
01/27	CHECK #109885		$220.50-	$14,426,075.77
01/27	CHECK #109709		$350.00-	$14,425,725.77
01/27	CHECK #109970		$3,852.94-	$14,421,872.83
01/27	CHECK #110028		$4,120.00-	$14,417,752.83
01/27	CHECK #110172		$4,707.50-	$14,413,045.33
01/27	CHECK #109964		$5,600.00-	$14,407,445.33
01/27	CHECK #110233		$14,815.00-	$14,392,630.33
01/27	CHECK #110079		$16,500.00-	$14,376,130.33
01/27	CHECK #110202		$36,456.00-	$14,339,674.33
01/27	CHECK #110203		$128,993.50-	$14,210,680.83
01/27	CHECK #109947		$137,150.40-	$14,073,530.43
01/30	CHECK #110110		$183.00-	$14,073,347.43
01/30	CHECK #110240		$921.25-	$14,072,426.18
01/30	CHECK #109919		$8,500.00-	$14,063,926.18
01/30	CHECK #110072		$134,841.36-	$13,929,084.82
01/30	CHECK #110315		$1,688,110.86-	$12,240,973.96
01/30	CHECK #109515		$160.00-	$12,240,813.96
01/30	CHECK #109869		$212.70-	$12,240,601.26
01/30	CHECK #110089		$442.00-	$12,240,159.26
01/30	CHECK #110083		$442.00-	$12,239,717.26
01/30	CHECK #110086		$442.00-	$12,239,275.26
01/30	CHECK #110178		$510.78-	$12,238,764.48
01/30	CHECK #110148		$1,127.50-	$12,237,636.98
01/30	CHECK #110177		$1,186.09-	$12,236,450.89
01/30	CHECK #110154		$1,200.87-	$12,235,250.02
01/30	CHECK #110239		$1,346.40-	$12,233,903.62
01/30	CHECK #109934		$1,500.00-	$12,232,403.62
01/30	CHECK #109989		$1,500.00-	$12,230,903.62

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/30	CHECK #109881		$1,604.87-	$12,229,298.75
01/30	CHECK #110200		$1,663.20-	$12,227,635.55
01/30	CHECK #109932		$2,470.00-	$12,225,165.55
01/30	CHECK #109983		$3,247.97-	$12,221,917.58
01/30	CHECK #110166		$3,326.25-	$12,218,591.33
01/30	CHECK #110132		$3,578.25-	$12,215,013.08
01/30	CHECK #110119		$4,353.70-	$12,210,659.38
01/30	CHECK #110176		$4,443.87-	$12,206,215.51
01/30	CHECK #109977		$4,628.85-	$12,201,586.66
01/30	CHECK #110322		$5,200.00-	$12,196,386.66
01/30	CHECK #110272		$6,000.00-	$12,190,386.66
01/30	CHECK #109991		$7,577.50-	$12,182,809.16
01/30	CHECK #110306		$8,321.37-	$12,174,487.79
01/30	CHECK #109969		$9,220.00-	$12,165,267.79
01/30	CHECK #110212		$10,226.00-	$12,155,041.79
01/30	CHECK #110109		$13,399.75-	$12,141,642.04
01/30	CHECK #109892		$14,127.76-	$12,127,514.28
01/30	CHECK #109986		$15,000.00-	$12,112,514.28
01/30	CHECK #110303		$21,517.50-	$12,090,996.78
01/30	CHECK #110015		$25,365.00-	$12,065,631.78
01/30	CHECK #109887		$26,259.50-	$12,039,372.28
01/30	CHECK #110192		$31,156.25-	$12,008,216.03
01/30	CHECK #110269		$37,620.00-	$11,970,596.03
01/30	CHECK #110204		$58,535.55-	$11,912,060.48
01/30	CHECK #109910		$78,900.00-	$11,833,160.48
01/30	CHECK #110035		$82,396.04-	$11,750,764.44
01/30	CHECK #110164		$109,467.00-	$11,641,297.44
01/30	CHECK #110191		$146,285.82-	$11,495,011.62
01/30	CHECK #110190		$262,933.68-	$11,232,077.94
01/31	ST OF NEW JERSEY EFT PAYMT NTE*CHAPTER 192\	$1,348,658.00		$12,580,735.94
01/31	ST OF NEW JERSEY EFT PAYMT NTE*CHAPTER 193\	$749,575.00		$13,330,310.94
01/31	ST OF NEW JERSEY EFT PAYMT NTE*NP TRANSPORTATION\	$91,560.00		$13,421,870.94
01/31	CHECK #110055		$1,584.00-	$13,420,286.94
01/31	CHECK #110201		$15,442.20-	$13,404,844.74
01/31	CHECK #110296		$14.85-	$13,404,829.89
01/31	CHECK #109954		$24.95-	$13,404,804.94
01/31	CHECK #110043		$31.93-	$13,404,773.01
01/31	CHECK #110162		$83.74-	$13,404,689.27
01/31	CHECK #109936		$97.00-	$13,404,592.27
01/31	CHECK #110300		$120.00-	$13,404,472.27

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/31	CHECK #109993		$131.94-	$13,404,340.33
01/31	CHECK #109908		$150.00-	$13,404,190.33
01/31	CHECK #110046		$161.10-	$13,404,029.23
01/31	CHECK #110070		$168.00-	$13,403,861.23
01/31	CHECK #110020		$170.85-	$13,403,690.38
01/31	CHECK #110302		$178.80-	$13,403,511.58
01/31	CHECK #110330		$180.00-	$13,403,331.58
01/31	CHECK #110228		$190.32-	$13,403,141.26
01/31	CHECK #110311		$196.50-	$13,402,944.76
01/31	CHECK #110290		$197.50-	$13,402,747.26
01/31	CHECK #109891		$200.00-	$13,402,547.26
01/31	CHECK #110050		$209.00-	$13,402,338.26
01/31	CHECK #109917		$215.95-	$13,402,122.31
01/31	CHECK #110299		$227.65-	$13,401,894.66
01/31	CHECK #110071		$265.00-	$13,401,629.66
01/31	CHECK #109995		$325.48-	$13,401,304.18
01/31	CHECK #109906		$346.64-	$13,400,957.54
01/31	CHECK #110333		$357.10-	$13,400,600.44
01/31	CHECK #110189		$360.48-	$13,400,239.96
01/31	CHECK #110317		$388.20-	$13,399,851.76
01/31	CHECK #110313		$394.19-	$13,399,457.57
01/31	CHECK #110223		$399.38-	$13,399,058.19
01/31	CHECK #110076		$429.92-	$13,398,628.27
01/31	CHECK #110284		$440.00-	$13,398,188.27
01/31	CHECK #110085		$442.00-	$13,397,746.27
01/31	CHECK #110320		$442.80-	$13,397,303.47
01/31	CHECK #110216		$458.00-	$13,396,845.47
01/31	CHECK #109968		$495.00-	$13,396,350.47
01/31	CHECK #110024		$499.00-	$13,395,851.47
01/31	CHECK #110049		$500.00-	$13,395,351.47
01/31	CHECK #109948		$500.00-	$13,394,851.47
01/31	CHECK #110004		$540.60-	$13,394,310.87
01/31	CHECK #110285		$617.00-	$13,393,693.87
01/31	CHECK #110238		$628.98-	$13,393,064.89
01/31	CHECK #110288		$641.25-	$13,392,423.64
01/31	CHECK #110041		$667.00-	$13,391,756.64
01/31	CHECK #110286		$745.00-	$13,391,011.64
01/31	CHECK #109941		$850.00-	$13,390,161.64
01/31	CHECK #110082		$884.00-	$13,389,277.64
01/31	CHECK #110092		$884.00-	$13,388,393.64
01/31	CHECK #110090		$884.00-	$13,387,509.64
01/31	CHECK #109928		$915.96-	$13,386,593.68
01/31	CHECK #109572		$920.00-	$13,385,673.68
01/31	CHECK #110151		$934.73-	$13,384,738.95
01/31	CHECK #110127		$960.58-	$13,383,778.37
01/31	CHECK #110025		$962.50-	$13,382,815.87

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/31	CHECK #109988		$977.55-	$13,381,838.32
01/31	CHECK #110069		$1,000.00-	$13,380,838.32
01/31	CHECK #110195		$1,041.40-	$13,379,796.92
01/31	CHECK #110122		$1,161.38-	$13,378,635.54
01/31	CHECK #109863		$1,183.26-	$13,377,452.28
01/31	CHECK #109911		$1,188.00-	$13,376,264.28
01/31	CHECK #110138		$1,200.00-	$13,375,064.28
01/31	CHECK #110063		$1,306.50-	$13,373,757.78
01/31	CHECK #110196		$1,423.42-	$13,372,334.36
01/31	CHECK #109980		$1,425.60-	$13,370,908.76
01/31	CHECK #110182		$1,445.14-	$13,369,463.62
01/31	CHECK #110180		$1,449.57-	$13,368,014.05
01/31	CHECK #110301		$1,494.38-	$13,366,519.67
01/31	CHECK #110031		$1,516.40-	$13,365,003.27
01/31	CHECK #109998		$1,584.00-	$13,363,419.27
01/31	CHECK #110101		$1,584.00-	$13,361,835.27
01/31	CHECK #109897		$1,584.00-	$13,360,251.27
01/31	CHECK #110007		$1,584.00-	$13,358,667.27
01/31	CHECK #110207		$1,584.00-	$13,357,083.27
01/31	CHECK #109933		$1,660.00-	$13,355,423.27
01/31	CHECK #110120		$1,675.20-	$13,353,748.07
01/31	CHECK #109872		$1,705.00-	$13,352,043.07
01/31	CHECK #109904		$1,860.20-	$13,350,182.87
01/31	CHECK #110021		$1,920.00-	$13,348,262.87
01/31	CHECK #109952		$1,951.70-	$13,346,311.17
01/31	CHECK #110033		$1,953.17-	$13,344,358.00
01/31	CHECK #110225		$2,034.00-	$13,342,324.00
01/31	CHECK #109967		$2,068.62-	$13,340,255.38
01/31	CHECK #110275		$2,130.74-	$13,338,124.64
01/31	CHECK #109889		$2,236.00-	$13,335,888.64
01/31	CHECK #109972		$2,336.90-	$13,333,551.74
01/31	CHECK #110213		$2,464.13-	$13,331,087.61
01/31	CHECK #110081		$2,540.00-	$13,328,547.61
01/31	CHECK #109895		$2,880.73-	$13,325,666.88
01/31	CHECK #110163		$2,888.94-	$13,322,777.94
01/31	CHECK #109868		$2,972.75-	$13,319,805.19
01/31	CHECK #110130		$3,000.00-	$13,316,805.19
01/31	CHECK #109914		$3,009.98-	$13,313,795.21
01/31	CHECK #109931		$3,530.03-	$13,310,265.18
01/31	CHECK #110129		$3,545.50-	$13,306,719.68
01/31	CHECK #110277		$3,871.59-	$13,302,848.09
01/31	CHECK #109949		$4,300.00-	$13,298,548.09
01/31	CHECK #110217		$4,393.83-	$13,294,154.26
01/31	CHECK #110226		$4,900.00-	$13,289,254.26
01/31	CHECK #109903		$5,218.50-	$13,284,035.76
01/31	CHECK #109875		$5,335.77-	$13,278,699.99

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/31	CHECK #110218		$5,511.00-	$13,273,188.99
01/31	CHECK #109930		$5,524.00-	$13,267,664.99
01/31	CHECK #110188		$5,635.60-	$13,262,029.39
01/31	CHECK #110279		$5,712.00-	$13,256,317.39
01/31	CHECK #109937		$5,817.50-	$13,250,499.89
01/31	CHECK #110237		$5,879.25-	$13,244,620.64
01/31	CHECK #110115		$5,995.00-	$13,238,625.64
01/31	CHECK #109945		$6,348.40-	$13,232,277.24
01/31	CHECK #110011		$6,428.38-	$13,225,848.86
01/31	CHECK #110060		$6,735.00-	$13,219,113.86
01/31	CHECK #109877		$7,042.10-	$13,212,071.76
01/31	CHECK #110126		$7,297.87-	$13,204,773.89
01/31	CHECK #110158		$7,308.69-	$13,197,465.20
01/31	CHECK #109962		$7,415.00-	$13,190,050.20
01/31	CHECK #110232		$7,689.00-	$13,182,361.20
01/31	CHECK #110030		$8,073.00-	$13,174,288.20
01/31	CHECK #110064		$8,147.50-	$13,166,140.70
01/31	CHECK #109984		$8,216.51-	$13,157,924.19
01/31	CHECK #109957		$8,272.60-	$13,149,651.59
01/31	CHECK #110280		$8,919.04-	$13,140,732.55
01/31	CHECK #110156		$8,981.20-	$13,131,751.35
01/31	CHECK #109900		$9,034.51-	$13,122,716.84
01/31	CHECK #110013		$9,564.09-	$13,113,152.75
01/31	CHECK #109896		$9,750.89-	$13,103,401.86
01/31	CHECK #110000		$9,881.38-	$13,093,520.48
01/31	CHECK #110297		$11,719.33-	$13,081,801.15
01/31	CHECK #110133		$11,742.00-	$13,070,059.15
01/31	CHECK #110137		$13,376.89-	$13,056,682.26
01/31	CHECK #109913		$14,100.00-	$13,042,582.26
01/31	CHECK #110307		$14,930.18-	$13,027,652.08
01/31	CHECK #109960		$15,000.00-	$13,012,652.08
01/31	CHECK #109918		$15,260.00-	$12,997,392.08
01/31	CHECK #110116		$18,580.00-	$12,978,812.08
01/31	CHECK #109955		$22,297.60-	$12,956,514.48
01/31	CHECK #109873		$31,914.15-	$12,924,600.33
01/31	CHECK #109890		$32,245.52-	$12,892,354.81
01/31	CHECK #109879		$33,186.34-	$12,859,168.47
01/31	CHECK #110324		$33,250.00-	$12,825,918.47
01/31	CHECK #110022		$41,639.64-	$12,784,278.83
01/31	CHECK #109951		$50,233.60-	$12,734,045.23
01/31	CHECK #110149		$50,359.33-	$12,683,685.90
01/31	CHECK #109920		$50,980.44-	$12,632,705.46
01/31	CHECK #109999		$54,706.59-	$12,577,998.87
01/31	CHECK #110036		$58,671.15-	$12,519,327.72
01/31	CHECK #110155		$61,986.14-	$12,457,341.58
01/31	CHECK #109942		$72,252.67-	$12,385,088.91

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/31	CHECK #109943		$76,502.75-	$12,308,586.16
01/31	CHECK #110193		$90,745.39-	$12,217,840.77
01/31	CHECK #109944		$108,926.69-	$12,108,914.08
01/31	CHECK #110017		$111,630.30-	$11,997,283.78
01/31	CHECK #110150		$115,867.75-	$11,881,416.03
01/31	CHECK #110058		$144,400.00-	$11,737,016.03
01/31	CHECK #110276		$697,181.63-	$11,039,834.40
01/31	INTEREST CREDIT	$5,860.67		$11,045,695.07
01/31	ENDING BALANCE			$11,045,695.07

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
104652	01/06	$442.00	109604*	01/17	$856.00	109835	01/03	$5,619.00
106049*	01/23	$26.35	109614*	01/12	$1,584.00	109844*	01/04	$2,095.00
106336*	01/20	$221.00	109628*	01/13	$165.84	109850*	01/05	$371.09
106922*	01/09	$442.00	109657*	01/19	$40,000.00	109851	01/03	$16,942.20
106936*	01/17	$442.00	109658	01/19	$3,190.00	109855*	01/06	$459,629.68
106978*	01/20	$442.00	109659	01/04	$1,663.20	109856	01/05	$4,672.80
108285*	01/04	$442.00	109660	01/05	$1,315.00	109857	01/13	$8,460.00
108325*	01/18	$442.00	109664*	01/03	$2,050.00	109858	01/12	$2,520.00
108352*	01/09	$712.05	109668*	01/06	$9,200.00	109859	01/17	$1,894,078.24
108432*	01/17	$442.00	109672*	01/12	$7,619.10	109860	01/24	$17,112.90
109074*	01/04	$221.00	109679*	01/03	$1,130.94	109863*	01/31	$1,183.26
109127*	01/17	$442.00	109685*	01/17	$400.00	109868*	01/31	$2,972.75
109137*	01/09	$1,000.00	109686	01/09	$3,900.00	109869	01/30	$212.70
109158*	01/09	$378.90	109692*	01/05	$19.30	109872*	01/31	$1,705.00
109282*	01/11	$19,025.00	109709*	01/27	$350.00	109873	01/31	$31,914.15
109318*	01/04	$10,358.17	109718*	01/05	$1,827.00	109875*	01/31	$5,335.77
109342*	01/05	$950.00	109719	01/17	$7,423.46	109877*	01/31	$7,042.10
109401*	01/17	$728.00	109725*	01/09	$2,750.00	109879*	01/31	$33,186.34
109425*	01/18	$3,960.00	109739*	01/03	$1,560.00	109881*	01/30	$1,604.87
109452*	01/05	$6,700.00	109747*	01/09	$2,150.00	109885*	01/27	$220.50
109457*	01/19	$4,435.20	109748	01/09	$17,485.00	109887*	01/30	$26,259.50
109498*	01/06	$647,573.00	109758*	01/10	$49.00	109889*	01/31	$2,236.00
109513*	01/13	$221.00	109761*	01/10	$4,750.00	109890	01/31	$32,245.52
109515*	01/30	$160.00	109785*	01/17	$1,860.00	109891	01/31	$200.00
109516	01/03	$40.25	109789*	01/05	$1,964.00	109892	01/30	$14,127.76
109533*	01/03	$600.00	109794*	01/05	$10,200.00	109895*	01/31	$2,880.73
109563*	01/19	$6,695.00	109795	01/18	$2,138.40	109896	01/31	$9,750.89
109570*	01/04	$430.00	109805*	01/10	$13,629.00	109897	01/31	$1,584.00
109572*	01/31	$920.00	109813*	01/04	$3,432.60	109900*	01/31	$9,034.51
109583*	01/03	$125.00	109823*	01/19	$1,663.20	109903*	01/31	$5,218.50
109586*	01/09	$1,892.00	109824	01/04	$4,254.47	109904	01/31	$1,860.20
109588*	01/05	$11,936.00	109828*	01/03	$9,671.39	109906*	01/31	$346.64
109598*	01/12	$3,495.00	109830*	01/11	$11,420.00	109908*	01/31	$150.00
109600*	01/04	$1,500.00	109833*	01/18	$1,663.20	109909	01/26	$387.50
109602*	01/19	$89.67	109834	01/03	$1,346.40	109910	01/30	$78,900.00

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
109911	01/31	$1,188.00	109998*	01/31	$1,584.00	110115*	01/31	$5,995.00
109913*	01/31	$14,100.00	109999	01/31	$54,706.59	110116	01/31	$18,580.00
109914	01/31	$3,009.98	110000	01/31	$9,881.38	110119*	01/30	$4,353.70
109917*	01/31	$215.95	110004*	01/31	$540.60	110120	01/31	$1,675.20
109918	01/31	$15,260.00	110007*	01/31	$1,584.00	110122*	01/31	$1,161.38
109919	01/30	$8,500.00	110011*	01/31	$6,428.38	110126*	01/31	$7,297.87
109920	01/31	$50,980.44	110013*	01/31	$9,564.09	110127	01/31	$960.58
109928*	01/31	$915.96	110015*	01/30	$25,365.00	110129*	01/31	$3,545.50
109930*	01/31	$5,524.00	110017*	01/31	$111,630.30	110130	01/31	$3,000.00
109931	01/31	$3,530.03	110020*	01/31	$170.85	110132*	01/30	$3,578.25
109932	01/30	$2,470.00	110021	01/31	$1,920.00	110133	01/31	$11,742.00
109933	01/31	$1,660.00	110022	01/31	$41,639.64	110137*	01/31	$13,376.89
109934	01/30	$1,500.00	110024*	01/31	$499.00	110138	01/31	$1,200.00
109936*	01/31	$97.00	110025	01/31	$962.50	110148*	01/30	$1,127.50
109937	01/31	$5,817.50	110028*	01/27	$4,120.00	110149	01/31	$50,359.33
109939*	01/27	$60.00	110030*	01/31	$8,073.00	110150	01/31	$115,867.75
109941*	01/31	$850.00	110031	01/31	$1,516.40	110151	01/31	$934.73
109942	01/31	$72,252.67	110033*	01/31	$1,953.17	110154*	01/30	$1,200.87
109943	01/31	$76,502.75	110035*	01/30	$82,396.04	110155	01/31	$61,986.14
109944	01/31	$108,926.69	110036	01/31	$58,671.15	110156	01/31	$8,981.20
109945	01/31	$6,348.40	110041*	01/31	$667.00	110158*	01/31	$7,308.69
109947*	01/27	$137,150.40	110043*	01/31	$31.93	110159	01/27	$395,000.00
109948	01/31	$500.00	110046*	01/31	$161.10	110162*	01/31	$83.74
109949	01/31	$4,300.00	110049*	01/31	$500.00	110163	01/31	$2,888.94
109951*	01/31	$50,233.60	110050	01/31	$209.00	110164	01/30	$109,467.00
109952	01/31	$1,951.70	110055*	01/31	$1,584.00	110166*	01/30	$3,326.25
109954*	01/31	$24.95	110058*	01/31	$144,400.00	110172*	01/27	$4,707.50
109955	01/31	$22,297.60	110060*	01/31	$6,735.00	110176*	01/30	$4,443.87
109957*	01/31	$8,272.60	110063*	01/31	$1,306.50	110177	01/30	$1,186.09
109960*	01/31	$15,000.00	110064	01/31	$8,147.50	110178	01/30	$510.78
109962*	01/31	$7,415.00	110069*	01/31	$1,000.00	110180*	01/31	$1,449.57
109964*	01/27	$5,600.00	110070	01/31	$168.00	110182*	01/31	$1,445.14
109967*	01/31	$2,068.62	110071	01/31	$265.00	110188*	01/31	$5,635.60
109968	01/31	$495.00	110072	01/30	$134,841.36	110189	01/31	$360.48
109969	01/30	$9,220.00	110076*	01/31	$429.92	110190	01/30	$262,933.68
109970	01/27	$3,852.94	110079*	01/27	$16,500.00	110191	01/30	$146,285.82
109972*	01/31	$2,336.90	110081*	01/31	$2,540.00	110192	01/30	$31,156.25
109977*	01/30	$4,628.85	110082	01/31	$884.00	110193	01/31	$90,745.39
109980*	01/31	$1,425.60	110083	01/30	$442.00	110195*	01/31	$1,041.40
109983*	01/30	$3,247.97	110085*	01/31	$442.00	110196	01/31	$1,423.42
109984	01/31	$8,216.51	110086	01/30	$442.00	110200*	01/30	$1,663.20
109986*	01/30	$15,000.00	110089*	01/30	$442.00	110201	01/31	$15,442.20
109988*	01/31	$977.55	110090	01/31	$884.00	110202	01/27	$36,456.00
109989	01/30	$1,500.00	110092*	01/31	$884.00	110203	01/27	$128,993.50
109991*	01/30	$7,577.50	110101*	01/31	$1,584.00	110204	01/30	$58,535.55
109993*	01/31	$131.94	110109*	01/30	$13,399.75	110207*	01/31	$1,584.00
109995*	01/31	$325.48	110110	01/30	$183.00	110212*	01/30	$10,226.00

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myinvestorsbank.com

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
110213	01/31	$2,464.13	110272*	01/30	$6,000.00	110301	01/31	$1,494.38
110216*	01/31	$458.00	110275*	01/31	$2,130.74	110302	01/31	$178.80
110217	01/31	$4,393.83	110276	01/31	$697,181.63	110303	01/30	$21,517.50
110218	01/31	$5,511.00	110277	01/31	$3,871.59	110306*	01/30	$8,321.37
110223*	01/31	$399.38	110279*	01/31	$5,712.00	110307	01/31	$14,930.18
110225*	01/31	$2,034.00	110280	01/31	$8,919.04	110311*	01/31	$196.50
110226	01/31	$4,900.00	110284*	01/31	$440.00	110313*	01/31	$394.19
110228*	01/31	$190.32	110285	01/31	$617.00	110315*	01/30	$1,688,110.86
110232*	01/31	$7,689.00	110286	01/31	$745.00	110317*	01/31	$388.20
110233	01/27	$14,815.00	110288*	01/31	$641.25	110320*	01/31	$442.80
110237*	01/31	$5,879.25	110290*	01/31	$197.50	110322*	01/30	$5,200.00
110238	01/31	$628.98	110296*	01/31	$14.85	110324*	01/31	$33,250.00
110239	01/30	$1,346.40	110297	01/31	$11,719.33	110330*	01/31	$180.00
110240	01/30	$921.25	110299*	01/31	$227.65	110333*	01/31	$357.10
110269*	01/30	$37,620.00	110300	01/31	$120.00			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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RETURN SERVICE REQUESTED

>000034 7122975 0001 092233 140Z

LAKEWOOD BOARD OF EDUCATION
WARRANT ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

GOVERNMENT CHECKING

Account #	**XXXXXXX6241**	*Beginning Balance*	$14,680,738.58
Statement Period		*Deposits/Credits*	$12,605,440.21
From	12/01/16	*Interest Paid*	$3,256.68
Through	12/31/16	*Checks/Debits*	-$18,119,550.02
Average Balance	$15,128,414.84	*Service Charges*	$0.00
Earned Interest This Period	$3,256.68	*Ending Balance*	$9,169,885.45
YTD Interest	$36,211.16	*# Deposits/Credits*	31
YTD Withholding	$0.00	*# Checks/Debits*	453
Annual Percentage Yield Earned (APYE)	0.25%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
12/01	BEGINNING BALANCE			$14,680,738.58
12/01	DEPOSIT	$7,840,669.00		$22,521,407.58
12/01	ST OF NEW JERSEY EFT PAYMT NTE*NON-PUBLIC NURSING\	$247,839.94		$22,769,247.52
12/01	DIV OF PENS&BENE TEPS HEAL 0000000*0000151080*0000000000*		$1,510.80-	$22,767,736.72

Business Fee Schedule

Enclosed please find our **updated 2017 Fee Schedule** for Business Accounts.

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Member FDIC Equal Housing Lender

00034 7122975 001492 003383 0001/0045

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-iBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/01	DIV OF PENS&BENE		$1,260,962.89-	$21,506,773.83
	TEPS HEAL			
	0000000*0126096289*0000000000*			
12/01	CHECK #109244		$56.06-	$21,506,717.77
12/01	CHECK #109187		$145.74-	$21,506,572.03
12/01	CHECK #109475		$172.15-	$21,506,399.88
12/01	CHECK #109153		$221.00-	$21,506,178.88
12/01	CHECK #109118		$221.00-	$21,505,957.88
12/01	CHECK #109123		$221.00-	$21,505,736.88
12/01	CHECK #109327		$255.00-	$21,505,481.88
12/01	CHECK #109370		$335.00-	$21,505,146.88
12/01	CHECK #109455		$372.15-	$21,504,774.73
12/01	CHECK #109152		$884.00-	$21,503,890.73
12/01	CHECK #109080		$884.00-	$21,503,006.73
12/01	CHECK #109431		$1,071.00-	$21,501,935.73
12/01	CHECK #109445		$1,421.00-	$21,500,514.73
12/01	CHECK #109483		$1,633.50-	$21,498,881.23
12/01	CHECK #109447		$3,247.20-	$21,495,634.03
12/01	CHECK #108609		$3,750.00-	$21,491,884.03
12/01	CHECK #109226		$81,152.58-	$21,410,731.45
12/01	CHECK #109134		$83,383.99-	$21,327,347.46
12/01	CHECK #109210		$109,291.96-	$21,218,055.50
12/02	CHECK #107280		$60.00-	$21,217,995.50
12/02	CHECK #109465		$137.20-	$21,217,858.30
12/02	CHECK #109075		$221.00-	$21,217,637.30
12/02	CHECK #109109		$221.00-	$21,217,416.30
12/02	CHECK #109119		$221.00-	$21,217,195.30
12/02	CHECK #109131		$221.00-	$21,216,974.30
12/02	CHECK #109199		$398.41-	$21,216,575.89
12/02	CHECK #108301		$442.00-	$21,216,133.89
12/02	CHECK #109117		$442.00-	$21,215,691.89
12/02	CHECK #109101		$442.00-	$21,215,249.89
12/02	CHECK #109093		$719.13-	$21,214,530.76
12/02	CHECK #109202		$748.23-	$21,213,782.53
12/02	CHECK #109322		$1,200.00-	$21,212,582.53
12/02	CHECK #109386		$1,900.80-	$21,210,681.73
12/02	CHECK #109185		$4,831.20-	$21,205,850.53
12/02	CHECK #109476		$26,450.16-	$21,179,400.37
12/02	CHECK #109216		$42,000.00-	$21,137,400.37
12/05	ST OF NEW JERSEY	$111,180.60		$21,248,580.97
	EFT PAYMT			
	NTE*FICA\			
12/05	CHECK #109259		$85.00-	$21,248,495.97
12/05	CHECK #109302		$148.40-	$21,248,347.57
12/05	CHECK #109113		$221.00-	$21,248,126.57
12/05	CHECK #109120		$221.00-	$21,247,905.57

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/05	CHECK #109103		$221.00-	$21,247,684.57
12/05	CHECK #109073		$442.00-	$21,247,242.57
12/05	CHECK #109077		$442.00-	$21,246,800.57
12/05	CHECK #109105		$442.00-	$21,246,358.57
12/05	CHECK #107830		$442.00-	$21,245,916.57
12/05	CHECK #109128		$663.00-	$21,245,253.57
12/05	CHECK #109184		$719.95-	$21,244,533.62
12/05	CHECK #109470		$781.00-	$21,243,752.62
12/05	CHECK #109238		$1,500.00-	$21,242,252.62
12/05	CHECK #109269		$2,583.35-	$21,239,669.27
12/05	CHECK #109213		$3,250.00-	$21,236,419.27
12/05	CHECK #109468		$4,831.20-	$21,231,588.07
12/05	CHECK #109192		$7,709.98-	$21,223,878.09
12/05	CHECK #109489		$16,440.00-	$21,207,438.09
12/05	CHECK #109145		$98,222.96-	$21,109,215.13
12/06	WEB XFER TO DDA 000729906423		$3,382.46-	$21,105,832.67
12/06	WEB XFER TO DDA 000729906324		$46,719.17-	$21,059,113.50
12/06	WEB XFER TO DDA 000729906225		$964,497.34-	$20,094,616.16
12/06	WEB XFER TO DDA 000729906268		$1,304,300.46-	$18,790,315.70
12/06	CHECK #106972		$442.00-	$18,789,873.70
12/06	CHECK #107879		$442.00-	$18,789,431.70
12/06	CHECK #108885		$442.00-	$18,788,989.70
12/06	CHECK #109149		$631.40-	$18,788,358.30
12/06	CHECK #109251		$824.55-	$18,787,533.75
12/06	CHECK #109333		$884.00-	$18,786,649.75
12/06	CHECK #109174		$46,833.13-	$18,739,816.62
12/07	CHECK #109304		$13,785.00-	$18,726,031.62
12/07	CHECK #109435		$75.00-	$18,725,956.62
12/07	CHECK #108787		$221.00-	$18,725,735.62
12/07	CHECK #109106		$221.00-	$18,725,514.62
12/07	CHECK #109122		$442.00-	$18,725,072.62
12/07	CHECK #108327		$442.00-	$18,724,630.62
12/07	CHECK #109111		$442.00-	$18,724,188.62
12/07	CHECK #109217		$1,020.00-	$18,723,168.62
12/07	CHECK #109139		$1,725.00-	$18,721,443.62
12/07	CHECK #109328		$2,100.00-	$18,719,343.62
12/07	CHECK #109314		$2,368.00-	$18,716,975.62
12/07	CHECK #109224		$6,780.00-	$18,710,195.62
12/08	CHECK #109254		$150.00-	$18,710,045.62
12/08	CHECK #108789		$221.00-	$18,709,824.62
12/08	CHECK #107204		$442.00-	$18,709,382.62
12/08	CHECK #109289		$2,376.00-	$18,707,006.62
12/08	CHECK #109091		$3,073.00-	$18,703,933.62
12/08	CHECK #109361		$26,634.00-	$18,677,299.62

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/09	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1612 PAYMENT\	$10,051.34		$18,687,350.96
12/09	ST OF NEW JERSEY EFT PAYMT NTE*SEMI 1612 PAYMENT\	$9,578.35		$18,696,929.31
12/09	CHECK #109110		$221.00-	$18,696,708.31
12/09	CHECK #109079		$884.00-	$18,695,824.31
12/12	DEPOSIT	$12,986.95		$18,708,811.26
12/12	USAC PAYMENT XXXXX9424	$37,779.24		$18,746,590.50
12/12	WEB XFER TO DDA 000729906233		$414,835.47-	$18,331,755.03
12/12	CHECK #109124		$221.00-	$18,331,534.03
12/12	CHECK #109076		$221.00-	$18,331,313.03
12/12	CHECK #106996		$442.00-	$18,330,871.03
12/12	CHECK #107642		$442.00-	$18,330,429.03
12/12	CHECK #108260		$442.00-	$18,329,987.03
12/12	CHECK #109368		$1,205.92-	$18,328,781.11
12/12	CHECK #109256		$4,356.00-	$18,324,425.11
12/13	3801000000000000 VENDOR PAY RMR*IV*JROTC**03144.30 AR	$3,144.30		$18,327,569.41
12/13	CHECK #109022		$64.00-	$18,327,505.41
12/13	CHECK #109099		$442.00-	$18,327,063.41
12/13	CHECK #109098		$442.00-	$18,326,621.41
12/13	CHECK #109084		$442.00-	$18,326,179.41
12/13	CHECK #109083		$442.00-	$18,325,737.41
12/13	CHECK #109082		$442.00-	$18,325,295.41
12/13	CHECK #109129		$442.00-	$18,324,853.41
12/13	CHECK #109107		$442.00-	$18,324,411.41
12/13	CHECK #109130		$442.00-	$18,323,969.41
12/13	CHECK #109265		$569.20-	$18,323,400.21
12/13	CHECK #109087		$884.00-	$18,322,516.21
12/13	CHECK #109088		$884.00-	$18,321,632.21
12/13	CHECK #109085		$884.00-	$18,320,748.21
12/13	CHECK #109102		$884.00-	$18,319,864.21
12/13	CHECK #109089		$884.00-	$18,318,980.21
12/14	WEB XFER TO DDA 000729906332		$110,219.96-	$18,208,760.25
12/14	CHECK #107194		$221.00-	$18,208,539.25
12/14	CHECK #108070		$442.00-	$18,208,097.25
12/14	CHECK #107027		$442.00-	$18,207,655.25
12/14	CHECK #109294		$442.00-	$18,207,213.25
12/15	ST OF NEW JERSEY EFT PAYMT NTE*FICA\	$110,852.79		$18,318,066.04
12/15	CHECK #109522		$1,218.75-	$18,316,847.29

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/15	CHECK #109770		$2,018,035.89-	$16,298,811.40
12/15	CHECK #108218		$76.26-	$16,298,735.14
12/15	CHECK #109491		$21,592.00-	$16,277,143.14
12/16	ST OF NEW JERSEY	$50,186.42		$16,327,329.56
	EFT PAYMT			
	NTE*ARRA EXTENSION PERIOD\			
12/16	ST OF NEW JERSEY	$10.85		$16,327,340.41
	EFT PAYMT			
	NTE*SEMI 1612 PAYMENT\			
12/16	ST OF NEW JERSEY	$10.85		$16,327,351.26
	EFT PAYMT			
	NTE*SEMI 1612 PAYMENT\			
12/16	CHECK #109721		$450,249.55-	$15,877,101.71
12/16	CHECK #109552		$60.00-	$15,877,041.71
12/16	CHECK #109717		$102.30-	$15,876,939.41
12/16	CHECK #109442		$484.98-	$15,876,454.43
12/16	CHECK #109414		$635.70-	$15,875,818.73
12/16	CHECK #109241		$2,170.41-	$15,873,648.32
12/16	CHECK #109791		$3,949.40-	$15,869,698.92
12/16	CHECK #109424		$3,960.00-	$15,865,738.92
12/16	CHECK #109783		$4,348.50-	$15,861,390.42
12/16	CHECK #109504		$6,000.00-	$15,855,390.42
12/16	CHECK #109842		$11,200.00-	$15,844,190.42
12/16	CHECK #109507		$14,815.00-	$15,829,375.42
12/16	CHECK #109808		$101,093.44-	$15,728,281.98
12/16	CHECK #109780		$218,934.00-	$15,509,347.98
12/16	CHECK #109503		$402,677.85-	$15,106,670.13
12/19	ST OF NEW JERSEY	$1,434,514.00		$16,541,184.13
	EFT PAYMT			
	NTE*16 TITLE I - GENERAL\			
12/19	ST OF NEW JERSEY	$1,269,004.00		$17,810,188.13
	EFT PAYMT			
	NTE*17 IDEABASIC\			
12/19	ST OF NEW JERSEY	$117,327.00		$17,927,515.13
	EFT PAYMT			
	NTE*17 IDEA PRESCHOOL\			
12/19	ST OF NEW JERSEY	$83,070.00		$18,010,585.13
	EFT PAYMT			
	NTE*16 TITLE III - LANG ACQ\			
12/19	ST OF NEW JERSEY	$2,885.00		$18,013,470.13
	EFT PAYMT			
	NTE*16 TITLE IIA - TCHR TRAIN\			
12/19	WEB XFER TO DDA 000729906423		$3,344.00-	$18,010,126.13
12/19	WEB XFER TO DDA 000729906324		$44,291.83-	$17,965,834.30
12/19	WEB XFER TO DDA 000729906225		$974,730.99-	$16,991,103.31
12/19	WEB XFER TO DDA 000729906268		$1,380,494.68-	$15,610,608.63

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/19	CHECK #109530		$8,500.00-	$15,602,108.63
12/19	CHECK #109677		$137,289.71-	$15,464,818.92
12/19	CHECK #106155		$108.02-	$15,464,710.90
12/19	CHECK #109595		$195.32-	$15,464,515.58
12/19	CHECK #109490		$500.00-	$15,464,015.58
12/19	CHECK #109578		$2,100.00-	$15,461,915.58
12/19	CHECK #109495		$2,205.00-	$15,459,710.58
12/19	CHECK #109633		$2,680.00-	$15,457,030.58
12/19	CHECK #109582		$8,936.00-	$15,448,094.58
12/19	CHECK #109494		$40,503.73-	$15,407,590.85
12/19	CHECK #109630		$44,557.78-	$15,363,033.07
12/19	CHECK #109559		$54,813.34-	$15,308,219.73
12/19	CHECK #109637		$84,963.20-	$15,223,256.53
12/19	CHECK #109560		$95,376.14-	$15,127,880.39
12/19	CHECK #109493		$101,321.00-	$15,026,559.39
12/19	CHECK #109849		$126,917.86-	$14,899,641.53
12/19	CHECK #109558		$659,028.20-	$14,240,613.33
12/20	CHECK #109815		$2,785.02-	$14,237,828.31
12/20	CHECK #109557		$57.98-	$14,237,770.33
12/20	CHECK #109590		$100.00-	$14,237,670.33
12/20	CHECK #109839		$139.26-	$14,237,531.07
12/20	CHECK #109651		$209.00-	$14,237,322.07
12/20	CHECK #109745		$245.40-	$14,237,076.67
12/20	CHECK #109803		$295.00-	$14,236,781.67
12/20	CHECK #109730		$315.00-	$14,236,466.67
12/20	CHECK #109822		$350.00-	$14,236,116.67
12/20	CHECK #109696		$385.00-	$14,235,731.67
12/20	CHECK #109846		$399.30-	$14,235,332.37
12/20	CHECK #109836		$399.38-	$14,234,932.99
12/20	CHECK #108146		$442.00-	$14,234,490.99
12/20	CHECK #109512		$442.00-	$14,234,048.99
12/20	CHECK #109606		$555.00-	$14,233,493.99
12/20	CHECK #109548		$600.00-	$14,232,893.99
12/20	CHECK #109676		$795.00-	$14,232,098.99
12/20	CHECK #109551		$880.99-	$14,231,218.00
12/20	CHECK #106407		$884.00-	$14,230,334.00
12/20	CHECK #109531		$931.25-	$14,229,402.75
12/20	CHECK #109732		$1,299.60-	$14,228,103.15
12/20	CHECK #109655		$1,425.60-	$14,226,677.55
12/20	CHECK #109573		$1,607.00-	$14,225,070.55
12/20	CHECK #109620		$1,663.20-	$14,223,407.35
12/20	CHECK #109814		$1,742.40-	$14,221,664.95
12/20	CHECK #109706		$2,188.00-	$14,219,476.95
12/20	CHECK #109650		$2,205.00-	$14,217,271.95
12/20	CHECK #109266		$2,415.00-	$14,214,856.95
12/20	CHECK #109555		$2,772.74-	$14,212,084.21

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/20	CHECK #109736		$3,000.00-	$14,209,084.21
12/20	CHECK #109635		$3,032.80-	$14,206,051.41
12/20	CHECK #109831		$3,130.40-	$14,202,921.01
12/20	CHECK #109580		$3,159.00-	$14,199,762.01
12/20	CHECK #109546		$3,250.00-	$14,196,512.01
12/20	CHECK #109749		$3,298.40-	$14,193,213.61
12/20	CHECK #109807		$3,420.00-	$14,189,793.61
12/20	CHECK #109713		$3,649.44-	$14,186,144.17
12/20	CHECK #109625		$3,907.21-	$14,182,236.96
12/20	CHECK #109629		$4,000.00-	$14,178,236.96
12/20	CHECK #109584		$4,174.45-	$14,174,062.51
12/20	CHECK #109589		$4,426.50-	$14,169,636.01
12/20	CHECK #109613		$4,995.00-	$14,164,641.01
12/20	CHECK #109663		$5,200.00-	$14,159,441.01
12/20	CHECK #109097		$5,600.00-	$14,153,841.01
12/20	CHECK #109482		$5,600.00-	$14,148,241.01
12/20	CHECK #109585		$5,654.50-	$14,142,586.51
12/20	CHECK #109499		$5,993.41-	$14,136,593.10
12/20	CHECK #109571		$6,051.50-	$14,130,541.60
12/20	CHECK #109545		$6,076.40-	$14,124,465.20
12/20	CHECK #109642		$6,656.00-	$14,117,809.20
12/20	CHECK #109648		$6,878.02-	$14,110,931.18
12/20	CHECK #109575		$7,500.00-	$14,103,431.18
12/20	CHECK #109841		$10,252.00-	$14,093,179.18
12/20	CHECK #109765		$12,264.45-	$14,080,914.73
12/20	CHECK #109786		$12,290.56-	$14,068,624.17
12/20	CHECK #109705		$18,167.40-	$14,050,456.77
12/20	CHECK #109753		$19,790.55-	$14,030,666.22
12/20	CHECK #109609		$20,218.46-	$14,010,447.76
12/20	CHECK #109506		$22,132.90-	$13,988,314.86
12/20	CHECK #109760		$23,820.62-	$13,964,494.24
12/20	CHECK #109500		$29,105.65-	$13,935,388.59
12/20	CHECK #109757		$31,330.40-	$13,904,058.19
12/20	CHECK #109568		$34,840.00-	$13,869,218.19
12/20	CHECK #109594		$41,502.50-	$13,827,715.69
12/20	CHECK #109569		$48,042.00-	$13,779,673.69
12/20	CHECK #109764		$52,400.93-	$13,727,272.76
12/20	CHECK #109704		$55,181.28-	$13,672,091.48
12/20	CHECK #109778		$58,090.06-	$13,614,001.42
12/20	CHECK #109759		$64,328.35-	$13,549,673.07
12/20	CHECK #109529		$80,190.00-	$13,469,483.07
12/20	CHECK #109579		$91,688.29-	$13,377,794.78
12/20	CHECK #109673		$93,095.24-	$13,284,699.54
12/20	CHECK #109788		$226,196.76-	$13,058,502.78
12/20	CHECK #109638		$250,687.40-	$12,807,815.38

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/21	ST OF NEW JERSEY EFT PAYMT NTE*SCHOOL LUNCH FEDERAL 11 2	$283,522.44		$13,091,337.82
12/21	ST OF NEW JERSEY EFT PAYMT NTE*BREAKFASTXXXXX2016\	$146,504.64		$13,237,842.46
12/21	ST OF NEW JERSEY EFT PAYMT NTE*FRESH FRUIT VEGETABLE 11	$11,224.42		$13,249,066.88
12/21	ST OF NEW JERSEY EFT PAYMT NTE*HHFKA PROGRAMXXXXX2016\	$5,349.48		$13,254,416.36
12/21	ST OF NEW JERSEY EFT PAYMT NTE*SNACKSXXXXX2016\	$5,118.72		$13,259,535.08
12/21	ST OF NEW JERSEY EFT PAYMT NTE*SCHOOL LUNCH STATE 11 201	$4,903.69		$13,264,438.77
12/21	CHECK #109818		$22,301.39-	$13,242,137.38
12/21	CHECK #109645		$105.80-	$13,242,031.58
12/21	CHECK #109665		$125.00-	$13,241,906.58
12/21	CHECK #109779		$141.75-	$13,241,764.83
12/21	CHECK #109556		$149.00-	$13,241,615.83
12/21	CHECK #109737		$378.00-	$13,241,237.83
12/21	CHECK #109599		$420.00-	$13,240,817.83
12/21	CHECK #109656		$429.44-	$13,240,388.39
12/21	CHECK #109790		$433.20-	$13,239,955.19
12/21	CHECK #109688		$442.00-	$13,239,513.19
12/21	CHECK #109617		$495.00-	$13,239,018.19
12/21	CHECK #109626		$594.38-	$13,238,423.81
12/21	CHECK #109517		$621.81-	$13,237,802.00
12/21	CHECK #109621		$647.50-	$13,237,154.50
12/21	CHECK #109768		$717.00-	$13,236,437.50
12/21	CHECK #109735		$740.00-	$13,235,697.50
12/21	CHECK #109524		$765.48-	$13,234,932.02
12/21	CHECK #109694		$831.60-	$13,234,100.42
12/21	CHECK #109797		$1,036.25-	$13,233,064.17
12/21	CHECK #109605		$1,089.63-	$13,231,974.54
12/21	CHECK #109623		$1,242.95-	$13,230,731.59
12/21	CHECK #109690		$1,262.00-	$13,229,469.59
12/21	CHECK #109385		$1,337.40-	$13,228,132.19
12/21	CHECK #109695		$1,397.76-	$13,226,734.43
12/21	CHECK #109581		$1,415.00-	$13,225,319.43
12/21	CHECK #109827		$1,420.40-	$13,223,899.03
12/21	CHECK #109702		$1,560.00-	$13,222,339.03
12/21	CHECK #109592		$1,584.00-	$13,220,755.03

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/21	CHECK #109519		$1,600.00-	$13,219,155.03
12/21	CHECK #109610		$1,663.20-	$13,217,491.83
12/21	CHECK #109619		$1,663.20-	$13,215,828.63
12/21	CHECK #109701		$1,663.20-	$13,214,165.43
12/21	CHECK #109820		$1,663.20-	$13,212,502.23
12/21	CHECK #109641		$1,667.00-	$13,210,835.23
12/21	CHECK #109723		$1,742.40-	$13,209,092.83
12/21	CHECK #109547		$1,743.00-	$13,207,349.83
12/21	CHECK #109787		$1,746.01-	$13,205,603.82
12/21	CHECK #109800		$1,756.55-	$13,203,847.27
12/21	CHECK #109693		$1,933.25-	$13,201,914.02
12/21	CHECK #109743		$2,030.00-	$13,199,884.02
12/21	CHECK #109751		$2,100.00-	$13,197,784.02
12/21	CHECK #109526		$2,288.25-	$13,195,495.77
12/21	CHECK #109627		$2,516.00-	$13,192,979.77
12/21	CHECK #109505		$2,683.29-	$13,190,296.48
12/21	CHECK #109726		$2,825.00-	$13,187,471.48
12/21	CHECK #109675		$3,480.00-	$13,183,991.48
12/21	CHECK #109492		$3,629.51-	$13,180,361.97
12/21	CHECK #109804		$4,160.00-	$13,176,201.97
12/21	CHECK #109769		$4,189.53-	$13,172,012.44
12/21	CHECK #109809		$4,691.98-	$13,167,320.46
12/21	CHECK #109796		$4,877.89-	$13,162,442.57
12/21	CHECK #109720		$5,328.05-	$13,157,114.52
12/21	CHECK #109811		$5,365.86-	$13,151,748.66
12/21	CHECK #109667		$5,910.89-	$13,145,837.77
12/21	CHECK #109537		$5,929.00-	$13,139,908.77
12/21	CHECK #109817		$7,099.00-	$13,132,809.77
12/21	CHECK #109640		$7,613.59-	$13,125,196.18
12/21	CHECK #109565		$7,755.80-	$13,117,440.38
12/21	CHECK #109782		$8,181.90-	$13,109,258.48
12/21	CHECK #109740		$9,337.49-	$13,099,920.99
12/21	CHECK #109538		$9,939.00-	$13,089,981.99
12/21	CHECK #109700		$9,939.90-	$13,080,042.09
12/21	CHECK #109810		$11,249.30-	$13,068,792.79
12/21	CHECK #109840		$13,655.25-	$13,055,137.54
12/21	CHECK #109596		$14,407.71-	$13,040,729.83
12/21	CHECK #109697		$15,295.97-	$13,025,433.86
12/21	CHECK #109683		$16,500.00-	$13,008,933.86
12/21	CHECK #109715		$18,315.00-	$12,990,618.86
12/21	CHECK #109729		$18,530.77-	$12,972,088.09
12/21	CHECK #109678		$19,026.75-	$12,953,061.34
12/21	CHECK #109518		$22,568.00-	$12,930,493.34
12/21	CHECK #109714		$25,169.13-	$12,905,324.21
12/21	CHECK #109511		$25,554.00-	$12,879,770.21
12/21	CHECK #109684		$26,400.00-	$12,853,370.21

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/21	CHECK #109536		$28,113.75-	$12,825,256.46
12/21	CHECK #109525		$30,722.90-	$12,794,533.56
12/21	CHECK #109631		$31,196.46-	$12,763,337.10
12/21	CHECK #109816		$37,059.50-	$12,726,277.60
12/21	CHECK #109566		$42,000.00-	$12,684,277.60
12/21	CHECK #109646		$43,740.00-	$12,640,537.60
12/21	CHECK #109636		$61,020.80-	$12,579,516.80
12/21	CHECK #109562		$199,624.90-	$12,379,891.90
12/21	CHECK #109539		$328,948.03-	$12,050,943.87
12/22	DEPOSIT	$2,824.65		$12,053,768.52
12/22	DEPOSIT	$588.66		$12,054,357.18
12/22	ST OF NEW JERSEY	$330,718.00		$12,385,075.18
	EFT PAYMT			
	NTE*NJDOE MU60 CONT #17000015\			
12/22	WEB XFER TO DDA 000729906225		$558.11-	$12,384,517.07
12/22	WEB XFER TO DDA 000729906268		$2,167.36-	$12,382,349.71
12/22	CHECK #109852		$1,702,649.70-	$10,679,700.01
12/22	CHECK #109689		$15.19-	$10,679,684.82
12/22	CHECK #109534		$100.00-	$10,679,584.82
12/22	CHECK #109652		$200.00-	$10,679,384.82
12/22	CHECK #109845		$221.24-	$10,679,163.58
12/22	CHECK #109521		$259.60-	$10,678,903.98
12/22	CHECK #109611		$383.55-	$10,678,520.43
12/22	CHECK #109618		$577.40-	$10,677,943.03
12/22	CHECK #109710		$643.50-	$10,677,299.53
12/22	CHECK #109843		$711.75-	$10,676,587.78
12/22	CHECK #109772		$721.45-	$10,675,866.33
12/22	CHECK #109682		$900.00-	$10,674,966.33
12/22	CHECK #109662		$1,006.25-	$10,673,960.08
12/22	CHECK #109784		$1,161.00-	$10,672,799.08
12/22	CHECK #109542		$1,397.00-	$10,671,402.08
12/22	CHECK #109733		$1,837.78-	$10,669,564.30
12/22	CHECK #109632		$1,926.10-	$10,667,638.20
12/22	CHECK #109825		$2,668.86-	$10,664,969.34
12/22	CHECK #109543		$3,126.75-	$10,661,842.59
12/22	CHECK #109798		$3,320.00-	$10,658,522.59
12/22	CHECK #109616		$3,552.00-	$10,654,970.59
12/22	CHECK #109812		$3,591.00-	$10,651,379.59
12/22	CHECK #109497		$3,600.00-	$10,647,779.59
12/22	CHECK #109496		$4,000.00-	$10,643,779.59
12/22	CHECK #109576		$4,675.00-	$10,639,104.59
12/22	CHECK #109763		$5,250.00-	$10,633,854.59
12/22	CHECK #109832		$5,385.60-	$10,628,468.99
12/22	CHECK #109727		$6,038.12-	$10,622,430.87
12/22	CHECK #109781		$6,803.00-	$10,615,627.87
12/22	CHECK #109826		$8,198.00-	$10,607,429.87

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/22	CHECK #109612		$9,759.27-	$10,597,670.60
12/22	CHECK #109773		$11,586.98-	$10,586,083.62
12/22	CHECK #109680		$13,467.30-	$10,572,616.32
12/22	CHECK #109622		$13,598.00-	$10,559,018.32
12/22	CHECK #109771		$13,674.28-	$10,545,344.04
12/22	CHECK #109708		$21,989.45-	$10,523,354.59
12/22	CHECK #109716		$42,960.00-	$10,480,394.59
12/22	CHECK #109577		$44,997.50-	$10,435,397.09
12/22	CHECK #109634		$47,523.50-	$10,387,873.59
12/22	CHECK #109819		$129,307.91-	$10,258,565.68
12/23	CHECK #109501		$3.45-	$10,258,562.23
12/23	CHECK #109712		$37.62-	$10,258,524.61
12/23	CHECK #109774		$66.48-	$10,258,458.13
12/23	CHECK #109396		$100.00-	$10,258,358.13
12/23	CHECK #109608		$145.17-	$10,258,212.96
12/23	CHECK #109607		$151.62-	$10,258,061.34
12/23	CHECK #109540		$184.13-	$10,257,877.21
12/23	CHECK #109762		$191.60-	$10,257,685.61
12/23	CHECK #109509		$192.50-	$10,257,493.11
12/23	CHECK #109792		$197.55-	$10,257,295.56
12/23	CHECK #109549		$245.00-	$10,257,050.56
12/23	CHECK #109755		$314.70-	$10,256,735.86
12/23	CHECK #109838		$368.45-	$10,256,367.41
12/23	CHECK #109829		$538.98-	$10,255,828.43
12/23	CHECK #109593		$662.00-	$10,255,166.43
12/23	CHECK #109777		$718.28-	$10,254,448.15
12/23	CHECK #109567		$1,029.75-	$10,253,418.40
12/23	CHECK #109615		$1,080.00-	$10,252,338.40
12/23	CHECK #109550		$1,663.20-	$10,250,675.20
12/23	CHECK #109698		$1,796.82-	$10,248,878.38
12/23	CHECK #109776		$1,920.38-	$10,246,958.00
12/23	CHECK #109535		$3,082.74-	$10,243,875.26
12/23	CHECK #109691		$4,960.62-	$10,238,914.64
12/23	CHECK #109806		$5,450.25-	$10,233,464.39
12/23	CHECK #109775		$6,626.91-	$10,226,837.48
12/23	CHECK #109670		$8,147.50-	$10,218,689.98
12/23	CHECK #109728		$17,895.98-	$10,200,794.00
12/23	CHECK #109711		$21,443.80-	$10,179,350.20
12/23	CHECK #109853		$23,500.00-	$10,155,850.20
12/23	CHECK #109561		$27,014.73-	$10,128,835.47
12/23	CHECK #109854		$37,662.14-	$10,091,173.33
12/27	WEB XFER TO DDA 000729906225		$912,285.62-	$9,178,887.71
12/27	CHECK #109624		$1,584.00-	$9,177,303.71
12/27	CHECK #109591		$45.07-	$9,177,258.64
12/27	CHECK #109654		$47.93-	$9,177,210.71
12/27	CHECK #109766		$87.66-	$9,177,123.05

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/27	CHECK #109741		$113.14-	$9,177,009.91
12/27	CHECK #109699		$125.00-	$9,176,884.91
12/27	CHECK #109738		$215.00-	$9,176,669.91
12/27	CHECK #106975		$221.00-	$9,176,448.91
12/27	CHECK #109666		$237.00-	$9,176,211.91
12/27	CHECK #109801		$264.50-	$9,175,947.41
12/27	CHECK #109821		$427.15-	$9,175,520.26
12/27	CHECK #109081		$442.00-	$9,175,078.26
12/27	CHECK #109837		$498.00-	$9,174,580.26
12/27	CHECK #109799		$528.00-	$9,174,052.26
12/27	CHECK #109520		$807.84-	$9,173,244.42
12/27	CHECK #109724		$1,251.64-	$9,171,992.78
12/27	CHECK #109744		$1,663.20-	$9,170,329.58
12/27	CHECK #109554		$1,710.00-	$9,168,619.58
12/27	CHECK #109752		$2,167.75-	$9,166,451.83
12/27	CHECK #109574		$3,390.00-	$9,163,061.83
12/27	CHECK #109647		$3,500.00-	$9,159,561.83
12/27	CHECK #109847		$4,118.40-	$9,155,443.43
12/27	CHECK #109653		$4,590.30-	$9,150,853.13
12/27	CHECK #109750		$5,000.00-	$9,145,853.13
12/27	CHECK #109731		$5,113.87-	$9,140,739.26
12/27	CHECK #109603		$6,532.75-	$9,134,206.51
12/27	CHECK #109523		$14,050.00-	$9,120,156.51
12/27	CHECK #109502		$16,752.00-	$9,103,404.51
12/27	CHECK #109848		$25,000.00-	$9,078,404.51
12/27	CHECK #109669		$41,960.87-	$9,036,443.64
12/27	CHECK #109643		$138,357.01-	$8,898,086.63
12/28	CHECK #109514		$47.75-	$8,898,038.88
12/28	CHECK #109528		$122.39-	$8,897,916.49
12/28	CHECK #109703		$175.00-	$8,897,741.49
12/28	CHECK #109734		$208.22-	$8,897,533.27
12/28	CHECK #109564		$215.00-	$8,897,318.27
12/28	CHECK #109058		$300.00-	$8,897,018.27
12/28	CHECK #109746		$499.00-	$8,896,519.27
12/28	CHECK #109508		$1,584.00-	$8,894,935.27
12/28	CHECK #109681		$1,644.00-	$8,893,291.27
12/28	CHECK #109553		$1,663.20-	$8,891,628.07
12/28	CHECK #109541		$1,663.20-	$8,889,964.87
12/28	CHECK #109671		$2,364.00-	$8,887,600.87
12/28	CHECK #109527		$2,456.00-	$8,885,144.87
12/28	CHECK #109767		$3,410.00-	$8,881,734.87
12/28	CHECK #109644		$4,118.40-	$8,877,616.47
12/28	CHECK #109201		$4,563.60-	$8,873,052.87
12/28	CHECK #109707		$4,742.01-	$8,868,310.86
12/28	CHECK #109742		$5,693.42-	$8,862,617.44
12/28	CHECK #109587		$6,368.00-	$8,856,249.44

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/28	CHECK #109802		$6,525.04-	$8,849,724.40
12/28	CHECK #109138		$7,406.00-	$8,842,318.40
12/28	CHECK #109639		$11,868.00-	$8,830,450.40
12/28	CHECK #109601		$15,068.29-	$8,815,382.11
12/28	CHECK #109544		$22,225.00-	$8,793,157.11
12/28	CHECK #109532		$89,636.28-	$8,703,520.83
12/29	USAC PAYMENT XXXXX9424	$116,286.84		$8,819,807.67
12/29	ST OF NEW JERSEY EFT PAYMT NTE*FICA\	$109,357.54		$8,929,165.21
12/29	ST OF NEW JERSEY EFT PAYMT NTE*SFSP FOOD FINAL 2016 1519	$101.70		$8,929,266.91
12/29	ST OF NEW JERSEY EFT PAYMT NTE*SFSP ADM FINAL 2016 15191	$8.85		$8,929,275.76
12/29	CHECK #109722		$2,410.85-	$8,926,864.91
12/29	CHECK #109597		$295.00-	$8,926,569.91
12/29	CHECK #109793		$2,376.00-	$8,924,193.91
12/29	CHECK #109754		$2,858.90-	$8,921,335.01
12/30	ST OF NEW JERSEY EFT PAYMT NTE*NON-PUBLIC NURSING\	$247,839.95		$9,169,174.96
12/30	CHECK #106081		$31.68-	$9,169,143.28
12/30	CHECK #109687		$171.00-	$9,168,972.28
12/30	CHECK #109116		$221.00-	$9,168,751.28
12/30	CHECK #109756		$289.00-	$9,168,462.28
12/30	CHECK #109661		$699.51-	$9,167,762.77
12/30	CHECK #109674		$1,134.00-	$9,166,628.77
12/30	INTEREST CREDIT	$3,256.68		$9,169,885.45
12/31	ENDING BALANCE			$9,169,885.45

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
106081	12/30	$31.68	107879*	12/06	$442.00	109058*	12/28	$300.00
106155*	12/19	$108.02	108070*	12/14	$442.00	109073*	12/05	$442.00
106407*	12/20	$884.00	108146*	12/20	$442.00	109075*	12/02	$221.00
106972*	12/06	$442.00	108218*	12/15	$76.26	109076	12/12	$221.00
106975*	12/27	$221.00	108260*	12/12	$442.00	109077	12/05	$442.00
106996*	12/12	$442.00	108301*	12/02	$442.00	109079*	12/09	$884.00
107027*	12/14	$442.00	108327*	12/07	$442.00	109080	12/01	$884.00
107194*	12/14	$221.00	108609*	12/01	$3,750.00	109081	12/27	$442.00
107204*	12/08	$442.00	108787*	12/07	$221.00	109082	12/13	$442.00
107280*	12/02	$60.00	108789*	12/08	$221.00	109083	12/13	$442.00
107642*	12/12	$442.00	108885*	12/06	$442.00	109084	12/13	$442.00
107830*	12/05	$442.00	109022*	12/13	$64.00	109085	12/13	$884.00

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
109087*	12/13	$884.00	109216*	12/02	$42,000.00	109492	12/21	$3,629.51
109088	12/13	$884.00	109217	12/07	$1,020.00	109493	12/19	$101,321.00
109089	12/13	$884.00	109224*	12/07	$6,780.00	109494	12/19	$40,503.73
109091*	12/08	$3,073.00	109226*	12/01	$81,152.58	109495	12/19	$2,205.00
109093*	12/02	$719.13	109238*	12/05	$1,500.00	109496	12/22	$4,000.00
109097*	12/20	$5,600.00	109241*	12/16	$2,170.41	109497	12/22	$3,600.00
109098	12/13	$442.00	109244*	12/01	$56.06	109499*	12/20	$5,993.41
109099	12/13	$442.00	109251*	12/06	$824.55	109500	12/20	$29,105.65
109101*	12/02	$442.00	109254*	12/08	$150.00	109501	12/23	$3.45
109102	12/13	$884.00	109256*	12/12	$4,356.00	109502	12/27	$16,752.00
109103	12/05	$221.00	109259*	12/05	$85.00	109503	12/16	$402,677.85
109105*	12/05	$442.00	109265*	12/13	$569.20	109504	12/16	$6,000.00
109106	12/07	$221.00	109266	12/20	$2,415.00	109505	12/21	$2,683.29
109107	12/13	$442.00	109269*	12/05	$2,583.35	109506	12/20	$22,132.90
109109*	12/02	$221.00	109289*	12/08	$2,376.00	109507	12/16	$14,815.00
109110	12/09	$221.00	109294*	12/14	$442.00	109508	12/28	$1,584.00
109111	12/07	$442.00	109302*	12/05	$148.40	109509	12/23	$192.50
109113*	12/05	$221.00	109304*	12/07	$13,785.00	109511*	12/21	$25,554.00
109116*	12/30	$221.00	109314*	12/07	$2,368.00	109512	12/20	$442.00
109117	12/02	$442.00	109322*	12/02	$1,200.00	109514*	12/28	$47.75
109118	12/01	$221.00	109327*	12/01	$255.00	109517*	12/21	$621.81
109119	12/02	$221.00	109328	12/07	$2,100.00	109518	12/21	$22,568.00
109120	12/05	$221.00	109333*	12/06	$884.00	109519	12/21	$1,600.00
109122*	12/07	$442.00	109361*	12/08	$26,634.00	109520	12/27	$807.84
109123	12/01	$221.00	109368*	12/12	$1,205.92	109521	12/22	$259.60
109124	12/12	$221.00	109370*	12/01	$335.00	109522	12/15	$1,218.75
109128*	12/05	$663.00	109385*	12/21	$1,337.40	109523	12/27	$14,050.00
109129	12/13	$442.00	109386	12/02	$1,900.80	109524	12/21	$765.48
109130	12/13	$442.00	109396*	12/23	$100.00	109525	12/21	$30,722.90
109131	12/02	$221.00	109414*	12/16	$635.70	109526	12/21	$2,288.25
109134*	12/01	$83,383.99	109424*	12/16	$3,960.00	109527	12/28	$2,456.00
109138*	12/28	$7,406.00	109431*	12/01	$1,071.00	109528	12/28	$122.39
109139	12/07	$1,725.00	109435*	12/07	$75.00	109529	12/20	$80,190.00
109145*	12/05	$98,222.96	109442*	12/16	$484.98	109530	12/19	$8,500.00
109149*	12/06	$631.40	109445*	12/01	$1,421.00	109531	12/20	$931.25
109152*	12/01	$884.00	109447*	12/01	$3,247.20	109532	12/28	$89,636.28
109153	12/01	$221.00	109455*	12/01	$372.15	109534*	12/22	$100.00
109174*	12/06	$46,833.13	109465*	12/02	$137.20	109535	12/23	$3,082.74
109184*	12/05	$719.95	109468*	12/05	$4,831.20	109536	12/21	$28,113.75
109185	12/02	$4,831.20	109470*	12/05	$781.00	109537	12/21	$5,929.00
109187*	12/01	$145.74	109475*	12/01	$172.15	109538	12/21	$9,939.00
109192*	12/05	$7,709.98	109476	12/02	$26,450.16	109539	12/21	$328,948.03
109199*	12/02	$398.41	109482*	12/20	$5,600.00	109540	12/23	$184.13
109201*	12/28	$4,563.60	109483	12/01	$1,633.50	109541	12/28	$1,663.20
109202	12/02	$748.23	109489*	12/05	$16,440.00	109542	12/22	$1,397.00
109210*	12/01	$109,291.96	109490	12/19	$500.00	109543	12/22	$3,126.75
109213*	12/05	$3,250.00	109491	12/15	$21,592.00	109544	12/28	$22,225.00

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
109545	12/20	$6,076.40	109599*	12/21	$420.00	109652	12/22	$200.00
109546	12/20	$3,250.00	109601*	12/28	$15,068.29	109653	12/27	$4,590.30
109547	12/21	$1,743.00	109603*	12/27	$6,532.75	109654	12/27	$47.93
109548	12/20	$600.00	109605*	12/21	$1,089.63	109655	12/20	$1,425.60
109549	12/23	$245.00	109606	12/20	$555.00	109656	12/21	$429.44
109550	12/23	$1,663.20	109607	12/23	$151.62	109661*	12/30	$699.51
109551	12/20	$880.99	109608	12/23	$145.17	109662	12/22	$1,006.25
109552	12/16	$60.00	109609	12/20	$20,218.46	109663	12/20	$5,200.00
109553	12/28	$1,663.20	109610	12/21	$1,663.20	109665*	12/21	$125.00
109554	12/27	$1,710.00	109611	12/22	$383.55	109666	12/27	$237.00
109555	12/20	$2,772.74	109612	12/22	$9,759.27	109667	12/21	$5,910.89
109556	12/21	$149.00	109613	12/20	$4,995.00	109669*	12/27	$41,960.87
109557	12/20	$57.98	109615*	12/23	$1,080.00	109670	12/23	$8,147.50
109558	12/19	$659,028.20	109616	12/22	$3,552.00	109671	12/28	$2,364.00
109559	12/19	$54,813.34	109617	12/21	$495.00	109673*	12/20	$93,095.24
109560	12/19	$95,376.14	109618	12/22	$577.40	109674	12/30	$1,134.00
109561	12/23	$27,014.73	109619	12/21	$1,663.20	109675	12/21	$3,480.00
109562	12/21	$199,624.90	109620	12/20	$1,663.20	109676	12/20	$795.00
109564*	12/28	$215.00	109621	12/21	$647.50	109677	12/19	$137,289.71
109565	12/21	$7,755.80	109622	12/22	$13,598.00	109678	12/21	$19,026.75
109566	12/21	$42,000.00	109623	12/21	$1,242.95	109680*	12/22	$13,467.30
109567	12/23	$1,029.75	109624	12/27	$1,584.00	109681	12/28	$1,644.00
109568	12/20	$34,840.00	109625	12/20	$3,907.21	109682	12/22	$900.00
109569	12/20	$48,042.00	109626	12/21	$594.38	109683	12/21	$16,500.00
109571*	12/20	$6,051.50	109627	12/21	$2,516.00	109684	12/21	$26,400.00
109573*	12/20	$1,607.00	109629*	12/20	$4,000.00	109687*	12/30	$171.00
109574	12/27	$3,390.00	109630	12/19	$44,557.78	109688	12/21	$442.00
109575	12/20	$7,500.00	109631	12/21	$31,196.46	109689	12/22	$15.19
109576	12/22	$4,675.00	109632	12/22	$1,926.10	109690	12/21	$1,262.00
109577	12/22	$44,997.50	109633	12/19	$2,680.00	109691	12/23	$4,960.62
109578	12/19	$2,100.00	109634	12/22	$47,523.50	109693*	12/21	$1,933.25
109579	12/20	$91,688.29	109635	12/20	$3,032.80	109694	12/21	$831.60
109580	12/20	$3,159.00	109636	12/21	$61,020.80	109695	12/21	$1,397.76
109581	12/21	$1,415.00	109637	12/19	$84,963.20	109696	12/20	$385.00
109582	12/19	$8,936.00	109638	12/20	$250,687.40	109697	12/21	$15,295.97
109584*	12/20	$4,174.45	109639	12/28	$11,868.00	109698	12/23	$1,796.82
109585	12/20	$5,654.50	109640	12/21	$7,613.59	109699	12/27	$125.00
109587*	12/28	$6,368.00	109641	12/21	$1,667.00	109700	12/21	$9,939.90
109589*	12/20	$4,426.50	109642	12/20	$6,656.00	109701	12/21	$1,663.20
109590	12/20	$100.00	109643	12/27	$138,357.01	109702	12/21	$1,560.00
109591	12/27	$45.07	109644	12/28	$4,118.40	109703	12/28	$175.00
109592	12/21	$1,584.00	109645	12/21	$105.80	109704	12/20	$55,181.28
109593	12/23	$662.00	109646	12/21	$43,740.00	109705	12/20	$18,167.40
109594	12/20	$41,502.50	109647	12/27	$3,500.00	109706	12/20	$2,188.00
109595	12/19	$195.32	109648	12/20	$6,878.02	109707	12/28	$4,742.01
109596	12/21	$14,407.71	109650*	12/20	$2,205.00	109708	12/22	$21,989.45
109597	12/29	$295.00	109651	12/20	$209.00	109710*	12/22	$643.50

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CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
109711	12/23	$21,443.80	109757	12/20	$31,330.40	109803	12/20	$295.00
109712	12/23	$37.62	109759*	12/20	$64,328.35	109804	12/21	$4,160.00
109713	12/20	$3,649.44	109760	12/20	$23,820.62	109806*	12/23	$5,450.25
109714	12/21	$25,169.13	109762*	12/23	$191.60	109807	12/20	$3,420.00
109715	12/21	$18,315.00	109763	12/22	$5,250.00	109808	12/16	$101,093.44
109716	12/22	$42,960.00	109764	12/20	$52,400.93	109809	12/21	$4,691.98
109717	12/16	$102.30	109765	12/20	$12,264.45	109810	12/21	$11,249.30
109720*	12/21	$5,328.05	109766	12/27	$87.66	109811	12/21	$5,365.86
109721	12/16	$450,249.55	109767	12/28	$3,410.00	109812	12/22	$3,591.00
109722	12/29	$2,410.85	109768	12/21	$717.00	109814*	12/20	$1,742.40
109723	12/21	$1,742.40	109769	12/21	$4,189.53	109815	12/20	$2,785.02
109724	12/27	$1,251.64	109770	12/15	$2,018,035.89	109816	12/21	$37,059.50
109726*	12/21	$2,825.00	109771	12/22	$13,674.28	109817	12/21	$7,099.00
109727	12/22	$6,038.12	109772	12/22	$721.45	109818	12/21	$22,301.39
109728	12/23	$17,895.98	109773	12/22	$11,586.98	109819	12/22	$129,307.91
109729	12/21	$18,530.77	109774	12/23	$66.48	109820	12/21	$1,663.20
109730	12/20	$315.00	109775	12/23	$6,626.91	109821	12/27	$427.15
109731	12/27	$5,113.87	109776	12/23	$1,920.38	109822	12/20	$350.00
109732	12/20	$1,299.60	109777	12/23	$718.28	109825*	12/22	$2,668.86
109733	12/22	$1,837.78	109778	12/20	$58,090.06	109826	12/22	$8,198.00
109734	12/28	$208.22	109779	12/21	$141.75	109827	12/21	$1,420.40
109735	12/21	$740.00	109780	12/16	$218,934.00	109829*	12/23	$538.98
109736	12/20	$3,000.00	109781	12/22	$6,803.00	109831*	12/20	$3,130.40
109737	12/21	$378.00	109782	12/21	$8,181.90	109832	12/22	$5,385.60
109738	12/27	$215.00	109783	12/16	$4,348.50	109836*	12/20	$399.38
109740*	12/21	$9,337.49	109784	12/22	$1,161.00	109837	12/27	$498.00
109741	12/27	$113.14	109786*	12/20	$12,290.56	109838	12/23	$368.45
109742	12/28	$5,693.42	109787	12/21	$1,746.01	109839	12/20	$139.26
109743	12/21	$2,030.00	109788	12/20	$226,196.76	109840	12/21	$13,655.25
109744	12/27	$1,663.20	109790*	12/21	$433.20	109841	12/20	$10,252.00
109745	12/20	$245.40	109791	12/16	$3,949.40	109842	12/16	$11,200.00
109746	12/28	$499.00	109792	12/23	$197.55	109843	12/22	$711.75
109749*	12/20	$3,298.40	109793	12/29	$2,376.00	109845*	12/22	$221.24
109750	12/27	$5,000.00	109796*	12/21	$4,877.89	109846	12/20	$399.30
109751	12/21	$2,100.00	109797	12/21	$1,036.25	109847	12/27	$4,118.40
109752	12/27	$2,167.75	109798	12/22	$3,320.00	109848	12/27	$25,000.00
109753	12/20	$19,790.55	109799	12/27	$528.00	109849	12/19	$126,917.86
109754	12/29	$2,858.90	109800	12/21	$1,756.55	109852*	12/22	$1,702,649.70
109755	12/23	$314.70	109801	12/27	$264.50	109853	12/23	$23,500.00
109756	12/30	$289.00	109802	12/28	$6,525.04	109854	12/23	$37,662.14

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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PAYROLL ACCOUNT

DECEMBER 2016

JANUARY 2017

FEBRUARY 2017

investors Bank
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RETURN SERVICE REQUESTED

>000129 7318696 0001 092233 30Z

LAKEWOOD BOARD OF EDUCATION
PAYROLL ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

Investors Bank is now the Official Bank of the New Jersey Devils
Member FDIC

GOVERNMENT CHECKING

Account #	**XXXXXXX6268**	*Beginning Balance*	$31,679.26
Statement Period		*Deposits/Credits*	$3,799,017.54
From	02/01/17	*Interest Paid*	$101.48
Through	02/28/17	*Checks/Debits*	-$2,549,700.65
Average Balance	$261,281.20	*Service Charges*	$0.00
Earned Interest This Period	$101.48	*Ending Balance*	$1,281,097.63
YTD Interest	$202.56	*# Deposits/Credits*	7
YTD Withholding	$0.00	*# Checks/Debits*	58
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
02/01	BEGINNING BALANCE			$31,679.26
02/01	WEB XFER FR DDA 000729906241	$1,258,120.82		$1,289,800.08
02/01	CHECK #329828		$211.95-	$1,289,588.13
02/03	ACH REV M GOLDBAUM	$718.62		$1,290,306.75
02/03	LAKEWOOD BOARD O PAYROLL 1216000219		$1,244,941.16-	$45,365.59
02/03	CHECK #329886		$595.12-	$44,770.47
02/03	CHECK #329887		$596.69-	$44,173.78
02/06	CHECK #329894		$206.09-	$43,967.69
02/06	CHECK #329891		$232.11-	$43,735.58

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Register your Investors *Your*Style® Debit Card at **www.uchooserewards.com** and begin earning points by shopping at participating merchants.

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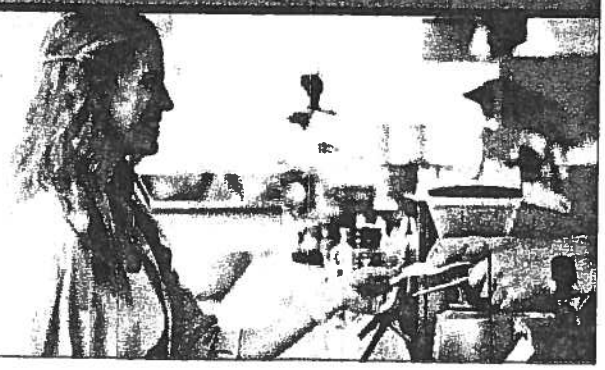

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IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-IBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/06	CHECK #329882		$267.61-	$43,467.97
02/06	CHECK #329880		$327.01-	$43,140.96
02/06	CHECK #329897		$678.99-	$42,461.97
02/06	CHECK #329883		$685.53-	$41,776.44
02/06	CHECK #329879		$720.27-	$41,056.17
02/06	CHECK #329885		$781.63-	$40,274.54
02/06	CHECK #329888		$795.75-	$39,478.79
02/06	CHECK #329893		$913.96-	$38,564.83
02/06	CHECK #329895		$995.58-	$37,569.25
02/06	CHECK #329898		$1,323.17-	$36,246.08
02/06	CHECK #329878		$1,670.21-	$34,575.87
02/06	CHECK #329884		$1,909.90-	$32,665.97
02/07	ACH CHARGEBACK RETURN 6744	$72.26		$32,738.23
02/08	DEPOSIT	$4,726.78		$37,465.01
02/08	CHECK #329889		$2,118.29-	$35,346.72
02/09	CHECK #329892		$233.22-	$35,113.50
02/10	DEPOSIT	$1,516.52		$36,630.02
02/13	CHECK #329902		$72.26-	$36,557.76
02/13	CHECK #329881		$615.65-	$35,942.11
02/13	CHECK #329890		$1,855.34-	$34,086.77
02/14	WEB XFER FR DDA 000729906241	$1,278,716.98		$1,312,803.75
02/16	LAKEWOOD BOARD O PAYROLL 1216000219		$1,256,293.31-	$56,510.44
02/16	CHECK #329929		$320.06-	$56,190.38
02/16	CHECK #329914		$595.12-	$55,595.26
02/16	CHECK #329928		$1,323.17-	$54,272.09
02/16	CHECK #329904		$4,609.67-	$49,662.42
02/17	CHECK #329924		$32.52-	$49,629.90
02/17	CHECK #329919		$70.45-	$49,559.45
02/17	CHECK #329920		$110.19-	$49,449.26
02/17	CHECK #329829		$270.97-	$49,178.29
02/17	CHECK #329905		$396.09-	$48,782.20
02/17	CHECK #329925		$470.87-	$48,311.33
02/17	CHECK #329931		$503.90-	$47,807.43
02/17	CHECK #329927		$678.99-	$47,128.44
02/17	CHECK #329908		$720.27-	$46,408.17
02/17	CHECK #329930		$851.11-	$45,557.06
02/17	CHECK #329923		$913.96-	$44,643.10
02/17	CHECK #329917		$1,855.34-	$42,787.76
02/17	CHECK #329911		$1,909.90-	$40,877.86
02/21	CHECK #329899		$384.32-	$40,493.54
02/21	CHECK #329913		$67.73-	$40,425.81
02/21	CHECK #329773		$130.00-	$40,295.81
02/21	CHECK #329922		$180.65-	$40,115.16
02/21	CHECK #329910		$685.53-	$39,429.63

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
02/21	CHECK #329912		$781.63-	$38,648.00
02/21	CHECK #329921		$834.29-	$37,813.71
02/21	CHECK #329907		$1,670.21-	$36,143.50
02/21	CHECK #329918		$1,867.40-	$34,276.10
02/21	CHECK #329916		$1,955.64-	$32,320.46
02/22	CHECK #329909		$412.60-	$31,907.86
02/22	CHECK #329903		$691.30-	$31,216.56
02/24	CHECK #329933		$3,284.13-	$27,932.43
02/27	CHECK #329915		$596.69-	$27,335.74
02/27	CHECK #329932		$492.87-	$26,842.87
02/27	CHECK #329906		$836.28-	$26,006.59
02/28	WEB XFER FR DDA 000729906241	$1,255,145.56		$1,281,152.15
02/28	CHECK #329934		$156.00-	$1,280,996.15
02/28	INTEREST CREDIT	$101.48		$1,281,097.63
02/28	ENDING BALANCE			$1,281,097.63

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
329773	02/21	$130.00	329894	02/06	$206.09	329916	02/21	$1,955.64
329828*	02/01	$211.95	329895	02/06	$995.58	329917	02/17	$1,855.34
329829	02/17	$270.97	329897*	02/06	$678.99	329918	02/21	$1,867.40
329878*	02/06	$1,670.21	329898	02/06	$1,323.17	329919	02/17	$70.45
329879	02/06	$720.27	329899	02/21	$384.32	329920	02/17	$110.19
329880	02/06	$327.01	329902*	02/13	$72.26	329921	02/21	$834.29
329881	02/13	$615.65	329903	02/22	$691.30	329922	02/21	$180.65
329882	02/06	$267.61	329904	02/16	$4,609.67	329923	02/17	$913.96
329883	02/06	$685.53	329905	02/17	$396.09	329924	02/17	$32.52
329884	02/06	$1,909.90	329906	02/27	$836.28	329925	02/17	$470.87
329885	02/06	$781.63	329907	02/21	$1,670.21	329927*	02/17	$678.99
329886	02/03	$595.12	329908	02/17	$720.27	329928	02/16	$1,323.17
329887	02/03	$596.69	329909	02/22	$412.60	329929	02/16	$320.06
329888	02/06	$795.75	329910	02/21	$685.53	329930	02/17	$851.11
329889	02/08	$2,118.29	329911	02/17	$1,909.90	329931	02/17	$503.90
329890	02/13	$1,855.34	329912	02/21	$781.63	329932	02/27	$492.87
329891	02/06	$232.11	329913	02/21	$67.73	329933	02/24	$3,284.13
329892	02/09	$233.22	329914	02/16	$595.12	329934	02/28	$156.00
329893	02/06	$913.96	329915	02/27	$596.69			

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

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RETURN SERVICE REQUESTED

>000225 7227358 0001 092233 30Z

LAKEWOOD BOARD OF EDUCATION
PAYROLL ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

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Member FDIC

GOVERNMENT CHECKING

Account #	**XXXXXXX6268**	*Beginning Balance*	$28,016.62
Statement Period		*Deposits/Credits*	$2,536,284.90
From	01/01/17	*Interest Paid*	$101.08
Through	01/31/17	*Checks/Debits*	-$2,532,723.34
Average Balance	$235,428.33	*Service Charges*	$0.00
Earned Interest This Period	$101.08	*Ending Balance*	$31,679.26
YTD Interest	$101.08	*# Deposits/Credits*	3
YTD Withholding	$0.00	*# Checks/Debits*	68
Annual Percentage Yield Earned (APYE)	0.51%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
01/01	BEGINNING BALANCE			$28,016.62
01/03	CHECK #329753		$130.00-	$27,886.62
01/03	CHECK #329787		$501.00-	$27,385.62
01/04	WEB XFER FR DDA 000729906241	$1,221,525.16		$1,248,910.78
01/04	CHECK #329805		$595.53-	$1,248,315.25
01/06	LAKEWOOD BOARD O PAYROLL 1216000219		$1,213,598.90-	$34,716.35
01/06	CHECK #329820		$596.69-	$34,119.66
01/09	CHECK #329824		$153.38-	$33,966.28
01/09	CHECK #329823		$203.38-	$33,762.90

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00225 7227358 002024 00047 0001/0011

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1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-iBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/09	CHECK #329822		$220.62-	$33,542.28
01/09	CHECK #329819		$227.89-	$33,314.39
01/09	CHECK #329827		$559.94-	$32,754.45
01/09	CHECK #329817		$639.96-	$32,114.49
01/09	CHECK #329815		$913.96-	$31,200.53
01/09	CHECK #329821		$2,118.29-	$29,082.24
01/10	CHECK #329845		$251.87-	$28,830.37
01/10	CHECK #329846		$272.40-	$28,557.97
01/10	CHECK #329825		$594.82-	$27,963.15
01/11	CHECK #329842		$91.82-	$27,871.33
01/11	CHECK #329838		$131.38-	$27,739.95
01/11	CHECK #329852		$135.48-	$27,604.47
01/11	CHECK #329731		$203.60-	$27,400.87
01/11	CHECK #329854		$251.87-	$27,149.00
01/11	CHECK #329843		$251.87-	$26,897.13
01/11	CHECK #329855		$251.87-	$26,645.26
01/11	CHECK #329831		$251.87-	$26,393.39
01/11	CHECK #329833		$251.87-	$26,141.52
01/11	CHECK #329835		$272.40-	$25,869.12
01/11	CHECK #329851		$290.47-	$25,578.65
01/11	CHECK #329834		$563.63-	$25,015.02
01/12	CHECK #329847		$112.90-	$24,902.12
01/12	CHECK #329832		$108.00-	$24,794.12
01/12	CHECK #329830		$203.22-	$24,590.90
01/12	CHECK #329844		$227.95-	$24,362.95
01/12	CHECK #329850		$1,111.14-	$23,251.81
01/13	CHECK #329774		$78.00-	$23,173.81
01/13	CHECK #329813		$493.37-	$22,680.44
01/17	WEB XFER FR DDA 000729906241	$1,312,394.70		$1,335,075.14
01/17	CHECK #329772		$130.00-	$1,334,945.14
01/17	CHECK #329826		$235.12-	$1,334,710.02
01/17	CHECK #329857		$270.97-	$1,334,439.05
01/17	CHECK #329837		$273.11-	$1,334,165.94
01/17	CHECK #329836		$284.71-	$1,333,881.23
01/17	CHECK #329853		$300.21-	$1,333,581.02
01/17	CHECK #329786		$442.22-	$1,333,138.80
01/17	CHECK #329818		$594.31-	$1,332,544.49
01/18	CHECK #329840		$111.30-	$1,332,433.19
01/18	CHECK #329848		$211.71-	$1,332,221.48
01/19	DEPOSIT	$2,365.04		$1,334,586.52
01/19	CHECK #329856		$132.81-	$1,334,453.71
01/20	LAKEWOOD BOARD O PAYROLL 1216000219		$1,289,476.18-	$44,977.53
01/20	CHECK #329877		$1,274.47-	$43,703.06
01/20	CHECK #329849		$211.71-	$43,491.35
01/20	CHECK #329839		$226.52-	$43,264.83

00225 7227358 002025 004049 0002/0011

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
01/23	CHECK #329865		$599.13-	$42,665.70
01/23	CHECK #329872		$86.71-	$42,578.99
01/23	CHECK #329868		$259.42-	$42,319.57
01/23	CHECK #329862		$563.63-	$41,755.94
01/23	CHECK #329860		$685.53-	$41,070.41
01/23	CHECK #329859		$752.05-	$40,318.36
01/23	CHECK #329861		$781.63-	$39,536.73
01/23	CHECK #329864		$782.48-	$38,754.25
01/23	CHECK #329874		$913.96-	$37,840.29
01/23	CHECK #329870		$1,824.10-	$36,016.19
01/23	CHECK #329867		$2,118.29-	$33,897.90
01/24	CHECK #329866		$596.69-	$33,301.21
01/24	CHECK #329841		$226.52-	$33,074.69
01/24	CHECK #329876		$594.82-	$32,479.87
01/26	CHECK #329858		$264.37-	$32,215.50
01/27	CHECK #329869		$72.26-	$32,143.24
01/30	CHECK #329863		$402.48-	$31,740.76
01/31	CHECK #329814		$162.58-	$31,578.18
01/31	INTEREST CREDIT	$101.08		$31,679.26
01/31	ENDING BALANCE			$31,679.26

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
329731	01/11	$203.60	329831	01/11	$251.87	329853	01/17	$300.21
329753*	01/03	$130.00	329832	01/12	$108.00	329854	01/11	$251.87
329772*	01/17	$130.00	329833	01/11	$251.87	329855	01/11	$251.87
329774*	01/13	$78.00	329834	01/11	$563.63	329856	01/19	$132.81
329786*	01/17	$442.22	329835	01/11	$272.40	329857	01/17	$270.97
329787	01/03	$501.00	329836	01/17	$284.71	329858	01/26	$264.37
329805*	01/04	$595.53	329837	01/17	$273.11	329859	01/23	$752.05
329813*	01/13	$493.37	329838	01/11	$131.38	329860	01/23	$685.53
329814	01/31	$162.58	329839	01/20	$226.52	329861	01/23	$781.63
329815	01/09	$913.96	329840	01/18	$111.30	329862	01/23	$563.63
329817*	01/09	$639.96	329841	01/24	$226.52	329863	01/30	$402.48
329818	01/17	$594.31	329842	01/11	$91.82	329864	01/23	$782.48
329819	01/09	$227.89	329843	01/11	$251.87	329865	01/23	$599.13
329820	01/06	$596.69	329844	01/12	$227.95	329866	01/24	$596.69
329821	01/09	$2,118.29	329845	01/10	$251.87	329867	01/23	$2,118.29
329822	01/09	$220.62	329846	01/10	$272.40	329868	01/23	$259.42
329823	01/09	$203.38	329847	01/12	$112.90	329869	01/27	$72.26
329824	01/09	$153.38	329848	01/18	$211.71	329870	01/23	$1,824.10
329825	01/10	$594.82	329849	01/20	$211.71	329872*	01/23	$86.71
329826	01/17	$235.12	329850	01/12	$1,111.14	329874*	01/23	$913.96
329827	01/09	$559.94	329851	01/11	$290.47	329876*	01/24	$594.82
329830*	01/12	$203.22	329852	01/11	$135.48	329877	01/20	$1,274.47

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

investors Bank
101 Wood Avenue South • Iselin, NJ • 08830

855-iBank4U (855.422.6548)
myinvestorsbank.com

RETURN SERVICE REQUESTED

>000397 7122942 0001 092233 40Z

LAKEWOOD BOARD OF EDUCATION
PAYROLL ACCOUNT
200 RAMSEY AVE
LAKEWOOD NJ 08701-2085

GOVERNMENT CHECKING			
Account #	**XXXXXXX6268**	*Beginning Balance*	$23,667.91
Statement Period		*Deposits/Credits*	$2,691,268.50
From	12/01/16	*Interest Paid*	$72.18
Through	12/31/16	*Checks/Debits*	-$2,686,991.97
Average Balance	$246,657.06	*Service Charges*	$0.00
Earned Interest This Period	$72.18	*Ending Balance*	$28,016.62
YTD Interest	$851.40	*# Deposits/Credits*	5
YTD Withholding	$0.00	*# Checks/Debits*	74
Annual Percentage Yield Earned (APYE)	0.35%		

ACCOUNT ACTIVITY DETAIL

Date	*Description*	*Deposits*	*Withdrawals*	*Balance*
12/01	BEGINNING BALANCE			$23,667.91
12/05	CHECK #329723		$598.04-	$23,069.87
12/06	WEB XFER FR DDA 000729906241	$1,304,300.46		$1,327,370.33
12/06	CHECK #329728		$220.11-	$1,327,150.22
12/08	CHECK #329727		$235.74-	$1,326,914.48
12/09	LAKEWOOD BOARD O PAYROLL 1216000219		$1,285,229.12-	$41,685.36
12/09	CHECK #329750		$54.20-	$41,631.16
12/09	CHECK #329749		$751.95-	$40,879.21
12/09	CHECK #329746		$2,734.79-	$38,144.42

Business Fee Schedule

Enclosed please find our **updated 2017 Fee Schedule** for Business Accounts.

855-iBank4U (855.422.6548)
myinvestorsbank.com

Member FDIC Equal Housing Lender

00397 7122942 003818 007435 0001/0013

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

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For more complete details, see the Terms and Conditions agreement that governs your account.

THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT

LIST

NOT CHARGED TO ACCOUNT

CHECK NUMBER	$ AMOUNT

ENTER

AS PER STATEMENT $ _____

ADD
DEPOSITS YOU HAVE MADE SINCE THE DATE ON THIS STATEMENT $ _____

_____

_____

TOTAL $ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE $ _____

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

FINANCE CHARGE

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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Payments received prior to 5.00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

Member FDIC

EQUAL HOUSING LENDER

ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/12	CHECK #329748		$65.05-	$38,079.37
12/12	CHECK #329758		$78.00-	$38,001.37
12/12	CHECK #329755		$117.00-	$37,884.37
12/12	CHECK #329761		$130.00-	$37,754.37
12/12	CHECK #329747		$542.08-	$37,212.29
12/12	CHECK #329743		$1,151.11-	$36,061.18
12/12	CHECK #329742		$1,445.58-	$34,615.60
12/12	CHECK #329735		$1,593.82-	$33,021.78
12/13	ACH CHARGEBACK RETURN 7455	$597.02		$33,618.80
12/13	CHECK #329762		$130.00-	$33,488.80
12/13	CHECK #329754		$130.00-	$33,358.80
12/13	CHECK #329769		$130.00-	$33,228.80
12/13	CHECK #329764		$130.00-	$33,098.80
12/13	CHECK #329771		$130.00-	$32,968.80
12/13	CHECK #329732		$687.49-	$32,281.31
12/13	CHECK #329737		$756.19-	$31,525.12
12/13	CHECK #329736		$810.91-	$30,714.21
12/13	CHECK #329745		$1,333.74-	$29,380.47
12/14	CHECK #329763		$130.00-	$29,250.47
12/14	CHECK #329733		$219.66-	$29,030.81
12/14	CHECK #329776		$597.02-	$28,433.79
12/15	CHECK #329752		$130.00-	$28,303.79
12/15	CHECK #329768		$130.00-	$28,173.79
12/15	CHECK #329767		$130.00-	$28,043.79
12/16	CHECK #329756		$130.00-	$27,913.79
12/16	CHECK #329739		$1,392.61-	$26,521.18
12/16	CHECK #329678		$1,524.19-	$24,996.99
12/19	WEB XFER FR DDA 000729906241	$1,380,494.68		$1,405,491.67
12/20	CHECK #329757		$39.00-	$1,405,452.67
12/20	CHECK #329766		$130.00-	$1,405,322.67
12/20	CHECK #329744		$1,677.45-	$1,403,645.22
12/21	LAKEWOOD BOARD O PAYROLL 1216000219		$1,348,615.97-	$55,029.25
12/21	CHECK #329792		$27.10-	$55,002.15
12/21	CHECK #329791		$751.95-	$54,250.20
12/21	CHECK #329779		$1,332.34-	$52,917.86
12/21	CHECK #329775		$65.00-	$52,852.86
12/22	DEPOSIT	$3,708.98		$56,561.84
12/22	WEB XFER FR DDA 000729906241	$2,167.36		$58,729.20
12/22	CHECK #329760		$65.00-	$58,664.20
12/22	CHECK #329770		$130.00-	$58,534.20
12/22	CHECK #329788		$169.39-	$58,364.81
12/22	CHECK #329780		$1,445.58-	$56,919.23
12/22	CHECK #329800		$1,593.82-	$55,325.41
12/22	CHECK #329783		$1,863.81-	$53,461.60

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ACCOUNT ACTIVITY DETAIL (continued)

Date	Description	Deposits	Withdrawals	Balance
12/22	CHECK #329795		$3,237.39-	$50,224.21
12/23	CHECK #329741		$598.04-	$49,626.17
12/23	CHECK #329810		$438.54-	$49,187.63
12/23	CHECK #329796		$729.29-	$48,458.34
12/23	CHECK #329789		$808.11-	$47,650.23
12/23	CHECK #329812		$817.87-	$46,832.36
12/23	CHECK #329798		$1,188.08-	$45,644.28
12/23	CHECK #329794		$1,275.21-	$44,369.07
12/23	CHECK #329799		$1,805.35-	$42,563.72
12/27	CHECK #329785		$596.55-	$41,967.17
12/27	CHECK #329803		$81.31-	$41,885.86
12/27	CHECK #329765		$130.00-	$41,755.86
12/27	CHECK #329759		$130.00-	$41,625.86
12/27	CHECK #329808		$241.14-	$41,384.72
12/27	CHECK #329811		$266.50-	$41,118.22
12/27	CHECK #329809		$403.31-	$40,714.91
12/27	CHECK #329802		$774.84-	$39,940.07
12/27	CHECK #329777		$1,211.51-	$38,728.56
12/27	CHECK #329784		$3,019.18-	$35,709.38
12/28	CHECK #329751		$117.00-	$35,592.38
12/28	CHECK #329793		$267.87-	$35,324.51
12/28	CHECK #329782		$352.34-	$34,972.17
12/28	CHECK #329778		$452.30-	$34,519.87
12/28	CHECK #329790		$1,999.11-	$32,520.76
12/30	CHECK #329804		$718.88-	$31,801.88
12/30	CHECK #329801		$1,739.65-	$30,062.23
12/30	CHECK #329740		$2,117.79-	$27,944.44
12/30	INTEREST CREDIT	$72.18		$28,016.62
12/31	ENDING BALANCE			$28,016.62

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
329678	12/16	$1,524.19	329745	12/13	$1,333.74	329761	12/12	$130.00
329723*	12/05	$598.04	329746	12/09	$2,734.79	329762	12/13	$130.00
329727*	12/08	$235.74	329747	12/12	$542.08	329763	12/14	$130.00
329728	12/06	$220.11	329748	12/12	$65.05	329764	12/13	$130.00
329732*	12/13	$687.49	329749	12/09	$751.95	329765	12/27	$130.00
329733	12/14	$219.66	329750	12/09	$54.20	329766	12/20	$130.00
329735*	12/12	$1,593.82	329751	12/28	$117.00	329767	12/15	$130.00
329736	12/13	$810.91	329752	12/15	$130.00	329768	12/15	$130.00
329737	12/13	$756.19	329754*	12/13	$130.00	329769	12/13	$130.00
329739*	12/16	$1,392.61	329755	12/12	$117.00	329770	12/22	$130.00
329740	12/30	$2,117.79	329756	12/16	$130.00	329771	12/13	$130.00
329741	12/23	$598.04	329757	12/20	$39.00	329775*	12/21	$65.00
329742	12/12	$1,445.58	329758	12/12	$78.00	329776	12/14	$597.02
329743	12/12	$1,151.11	329759	12/27	$130.00	329777	12/27	$1,211.51
329744	12/20	$1,677.45	329760	12/22	$65.00	329778	12/28	$452.30

investors Bank
101 Wood Avenue South • Iselin, NJ • 08830

855-iBank4U (855.422.6548)
myinvestorsbank.com

CHECK REGISTER

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
329779	12/21	$1,332.34	329791	12/21	$751.95	329801	12/30	$1,739.65
329780	12/22	$1,445.58	329792	12/21	$27.10	329802	12/27	$774.84
329782*	12/28	$352.34	329793	12/28	$267.87	329803	12/27	$81.31
329783	12/22	$1,863.81	329794	12/23	$1,275.21	329804	12/30	$718.88
329784	12/27	$3,019.18	329795	12/22	$3,237.39	329808*	12/27	$241.14
329785	12/27	$596.55	329796	12/23	$729.29	329809	12/27	$403.31
329788*	12/22	$169.39	329798*	12/23	$1,188.08	329810	12/23	$438.54
329789	12/23	$808.11	329799	12/23	$1,805.35	329811	12/27	$266.50
329790	12/28	$1,999.11	329800	12/22	$1,593.82	329812	12/23	$817.87

*(# AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))*

00397 7122942 003820 0076139 0003/0013

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EXHIBIT B

CHECKLIST OF SERVICES REQUESTED

Yes No 1. Is the institution eligible to act as a depository for public funds per NJ State Statutes? If yes, attach a copy of the most recent GUDPA certificate to this exhibit.Yes No

2. Will statements be prepared from the first day of the month to the last day of the month? If no, specify dates _____

Yes No 3. Will statements be mailed in order to be received by the seventh day of the month? If no, when should district receive statements? _____

Yes No 4. Are all checks listed on the statement in numerical order?

Yes No 5. Are any checks left off the list, such as in a list post debit system?

Yes No 6. Does the institution perform wire transfers or electronic funds transfers?

Yes No 7. Does the institution participate in the ACH system?

Yes No 8. Does the institution fax notices of all incoming wires, EFT's and ACH transactions? If no, how is notification made? _____

Yes No 9. Does the institution send a separate monthly analysis for the combined fees and interest earned for all combined accounts?

Yes No 10. Does the institution allow all interest to be shown in one account?

Yes No 11. Does the institution have the ability to sweep accounts to combine balances for interest purposes?

Yes No 12. When given a two-day lead time, does the institution have provision for a direct deposit system for district payroll?

Yes No 13. Will the institution provide free checking for student activities accounts and other Board of Education groups such as boosters and PTOs?

Yes No 14. Will deposit tickets be printed for the district at no charge? If no, at what fee? _____

Yes No 15. Will checks be printed for the district at no charge? If no, at what fee? _____

Yes No 16. Does the institution have a night deposit bag process?

Yes No 17. Does the institution have an on-line banking system available for use?

Yes No 18. Does the on-line system, if available, permit transfers between accounts?

EXHIBIT B

Yes No 19. Does the institution have a partial reconciliation system available?
If yes, at what fee? _____

Yes No 20. Does the institution have a full reconciliation system available?
If yes, at what fee? _____

Yes No 21. Can the district have a scholarship savings account attached to the account?
If yes, what rate of interest would be earned? _____

Yes No 22. Are all deposits made before 3:00 p.m. credited for the current day?
If no, what time is final? _____

Yes No 23. Does the institution provide a pick-up and delivery service?
If yes, at what fee? _____

Yes No 24. Does the institution use compensated balances to offset fees for services?

Yes No 25. Does the institution participate in community activities or educational foundations?

EXHIBIT C

CHECKLIST OF SERVICES FOR EMPLOYEES WITH AN ACCOUNT

Yes No 1. Are Board employees permitted Direct Deposit at no charge?
If charges are made, at what rate and to whom? _____

Yes No 2. Are Board employees who open accounts with the institution allowed free checking accounts?
If no, what fees are charged? _____

Yes No 3. Are payroll deposits credited on the same date as a cash deposit?
If not, when are funds available? _____

Yes No 4. Are other deposits made by Board employees credited within one day?
If not, when are funds available? _____

Yes No 5. Are other automated services available for Board employees?
If yes, attach a description of such services.

CHECKLIST OF SERVICES FOR EMPLOYEES WITH NO ACCOUNT

Yes No 1. Are direct deposits made on the same date as those with an account?
If not, how long after? _____

Yes No 2. Are fees charged for direct deposit for those without an account?
If so, at what rate and to whom? _____

Yes No 3. Are payroll checks credited immediately when presented by another institution?

CONTRACT PERIOD—Twelve (12) Month/One Year Contract

The term of contract for Banking Services shall be from July 1, 2017 through June 30, 2018, a twelve (12) month contract.

COORDINATION OF ACTIVITIES

All activities for the procurement of the contract will be coordinated through the office of

Ms. Regina Robinson
Interim School Business Administrator/Board Secretary
Phone: 732-905-3574
e-mail:dpiasentini@lakewoodpiners.org

PRESENTATION PACKAGE – Submit with the RFP Response

The Lakewood Public School District seeks from all participating respondents, information that will assist the district in selecting the respondent who will provide the highest quality services at a fair and competitive price.

All respondents shall prepare a presentation package to be submitted with the RFP.
The Presentation Package shall include at a minimum the following:

I. Technical Criteria

A. Description of Services

Respondents should list all services to be rendered with their explanation in a detailed plan on how they will provide the services. Respondents shall also provide evidence of how services of similar type were provided to other public schools in New Jersey. (Success stories only). Respondents, by submitting a proposal acknowledge that they fully understand the scope of service, work and activity to be performed. Respondents are to provide evidence of any innovation and/or successful approach in providing the services requested.

B. Conflicts

Describe any existing or potential legal or other policy conflicts of interest, or appearance of conflict of interest, you may have, or which reasonably might arise, because of your proposed representation of the Lakewood Board of Education.

II. Management Criteria

A. Business Organization

The respondent shall submit a full description of the business organization to include, but not be limited to:

- Name, address, phone, fax, website, and other information of the professional firm or individual;
- An organizational chart noting the names of all principals and partners;
- Resumes of key staff members; and
- Other information concerning individuals of the professional firm that would assist the school district in the evaluation process.

B. Qualifications; Relevant Experience

Respondents shall submit documentation highlighting qualifications and experience they have that will assist the school district in the evaluation and selection process. Such documentation shall include, but not be limited to:

- Evidence of providing services as listed in the specifications to five (5) public school districts for a minimum of at least the past five (5) years;
- Three (3) letters of recommendation from public school districts in New Jersey;

- List of any judgments within the last three (3) years and/or a list of bankruptcy or organization proceedings within the last ten (10) years;
- Other information concerning the firm and/or individuals of the firm that would assist the school district in the evaluation process;
- Availability of personnel, facilities, equipment and other resources to provide the services requested;

EVALUATION PROCESS; METHODOLOGY OF AWARDING CONTRACT

All RFP responses are to be evaluated on the basis of whose response is the most advantageous to the district, price and other factors considered, and whose response will provide the highest quality of service at fair and competitive prices.

The Board of Education will use a one hundred (100) point system in evaluating all proposals. The criteria to be evaluated are identified below:

	Category	Value Points
I.	Technical Criteria A. Description of Services	25
II.	Management Criteria A. Business Management B. Qualifications; Relevant Experience	25
III.	Exhibit B/Exhibit C Interest Determination	50

I. EVALUATION OF PROPOSALS—Evaluation Committee

The Interim School Business Administrator, pursuant to N.J.S.A. 18A:18A-4.5 (d) shall evaluate all proposals received. The Interim School Business Administrator, if necessary, shall appoint a committee to assist him/her in the evaluation process. Committee members will be identified in the final report submitted to the board.

J. AWARD OF CONTRACT

It is the intention of the board of education to award the contract, based upon the report and recommendation of the Interim School Business Administrator, to the respondent that receives the highest total cumulative points on the Evaluation Scoring Form **and** whose response is the most advantageous to the board, price and other factors considered; and will provide the highest quality service at fair and competitive prices.

K. PACKAGING/SUBMISSION OF PROPOSAL—Form of Submission

The board requires that all proposals be placed in a sealed envelope with one (1) proposal clearly marked "**Original Proposal**" and with on clearly marked "**Copy.**" All proposals are to be submitted as so noted in the legal advertisement and instructions to respondents.

LAKEWOOD BOARD OF EDUCATION

Proposal Form

General Banking Services

RFP No. 01-1718 **Date: Tuesday, April 4, 2017—10:00 am**

I/we hereby submit the following attached proposal for General Banking Services:

Name of Bank _____

Address _____

City, State, Zip _____

Telephone No. _____ Ext. _____ Fax No. _____

E-mail: _____ Tax ID No._____

Authorized Agent _____ Title_____

Authorized Signature_____Date_____

LAKEWOOD BOARD OF EDUCATION

Request for Proposal
RFP

PROPOSAL DOCUMENTS REQUIRED DOCUMENTATION

All documents in this section shall be completed, signed and submitted with the proposal package – Failure to submit the proposal documents and other documents so specified may be cause to reject the proposal for being non-responsive (N.J.S.A. 18A:18A-2(y)).

Ms. Regina Robinson
Interim School Business Administrator/Board Secretary

To be completed, signed below & returned with proposal.

ACKNOWLEDGEMENT OF ADDENDA

RFP **01-1718** **Proposal Date: Tuesday, April 4, 2017**

The Respondent acknowledges receipt of the hereinafter enumerated Addenda which have been issued during period of bidding and agrees that said Addenda shall become a part of this contract. The respondent shall list below the numbers and issuing dates of the Addenda.

ADDENDA NO.	ISSUING DATES
_____	_____
_____	_____
_____	_____
_____	_____

☐ **No Addenda Received**

Name of Company _____

Address_____ P.O. Box _____

City, State, Zip Code _____

Name of Authorized Representative _____

Signature _____ Date _____

To be completed and signed below & returned with proposal.

AFFIRMATIVE ACTION QUESTIONNAIRE

RFP 01-1718 **Date: Tuesday, April 4, 2017**

This form is to be completed and returned with the proposal. However, the Board will accept in lieu of this Questionnaire, a current Affirmative Action Evidence—Certificate of Employee Information Report

1. Our company has a federal Affirmative Action Plan approval. ☐ Yes ☐ No

   If yes, please attach a copy of the plan to this questionnaire.

2. Our company has a N.J. State Certificate of Employee Information Report ☐ Yes ☐ No

   If yes, please attach a copy of the certificate to this questionnaire.

3. If you answered ***"NO"*** to both questions No. 1 and 2, you must apply for an Affirmative Action Employee Information Report – Form AA302.

Please visit the New Jersey Department of Treasury website for the Division of Public Contracts Equal Employment Opportunity Compliance: *www.state.nj.us/treasury/contract compliance/*

- Click on "Employee Information Report"
- Complete and submit the form with the appropriate payment to:

Department of Treasury
Division of Public Contracts/EEO Compliance
P.O. Box 209
Trenton, NJ 08625-0002

All fees for this application are to be paid directly to the State of New Jersey. A copy shall be submitted to the Board of Education within seven (7) days of the notice of the intent to award the contract or the signing of the contract.

I certify that the above information is correct to the best of my knowledge.

Name: _____

Signature _____

Title _____ Date _____

Name of Company_____

Address _____

City, State, Zip _____

To be completed, signed below & returned with proposal.

LAKEWOOD BOARD OF EDUCATION

Chapter 271
Political Contribution Disclosure Form
(Contracts that Exceed $17,500.00)
Ref. N.J.S.A. 52:34-25

The undersigned, being authorized and knowledgeable of the circumstances, does hereby certify that _____ (Business Entity) has made the following **reportable** political contributions to any elected official, political candidate or any political committee as defined in N.J.S.A. 19:44-20.26 during the twelve (12) months preceding this award of contract:

Reportable Contributions

Date of Contribution	Amount of Contribution	Name of Recipient Elected Official/ Committee/Candidate	Name of Contributor

The Business Entity may attach additional pages if needed.

☐ **No Reportable Contributions** (Please check (✓) if applicable.)

I certify that _____ (Business Entity) made no reportable contributions to any elected official, political candidate or any political committee as defined in N.J.S.A. 19:44-20.26.

Certification

I certify, that the information provided above is in full compliance with Public Law 2005—Chapter 271.

Name of Authorized Agent _____

Signature _____ Title _____

Business Entity _____

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM
Contractor Instructions

Business entities (contractors) receiving contracts from a public agency that are NOT awarded pursuant to a "fair and open" process (defined at N.J.S.A. 19:44A-20.7) are subject to the provisions of P.L. 2005, c. 271, s.2 (N.J.S.A. 19:44A-20.26). This law provides that 10 days prior to the award of such a contract, the contractor shall disclose contributions to:

- any State, county, or municipal committee of a political party
- any legislative leadership committee*
- any continuing political committee (a.k.a., political action committee)
- any candidate committee of a candidate for, or holder of, an elective office:
    - of the public entity awarding the contract
    - of that county in which that public entity is located
    - of another public entity within that county
    - or of a legislative district in which that public entity is located or, when the public entity is a county, of any legislative district which includes all or part of the county

The disclosure must list reportable contributions to any of the committees that exceed $300 per election cycle that were made during the 12 months prior to award of the contract. See N.J.S.A. 19:44A-8 and 19:44A-16 for more details on reportable contributions.

N.J.S.A. 19:44A-20.26 itemizes the parties from whom contributions must be disclosed when a business entity is not a natural person. This includes the following:

- individuals with an "interest" ownership or control of more than 10% of the profits or assets of a business entity or 10% of the stock in the case of a business entity that is a corporation for profit
- all principals, partners, officers, or directors of the business entity or their spouses
- any subsidiaries directly or indirectly controlled by the business entity
- IRS Code Section 527 New Jersey based organizations, directly or indirectly controlled by the business entity and filing as continuing political committees, (PACs).

When the business entity is a natural person, "a contribution by that person's spouse or child, residing therewith, shall be deemed to be a contribution by the business entity." [N.J.S.A. 19:44A-20.26(b)] The contributor must be listed on the disclosure.

Any business entity that fails to comply with the disclosure provisions shall be subject to a fine imposed by ELEC in an amount to be determined by the Commission which may be based upon the amount that the business entity failed to report.

The enclosed list of agencies is provided to assist the contractor in identifying those public agencies whose elected official and/or candidate campaign committees are affected by the disclosure requirement. It is the contractor's responsibility to identify the specific committees to which contributions may have been made and need to be disclosed. The disclosed information may exceed the minimum requirement.

The enclosed form, a content-consistent facsimile, or an electronic data file containing the required details (along with a signed cover sheet) may be used as the contractor's submission and is disclosable to the public under the Open Public Records Act.

The contractor must also complete the attached Stockholder Disclosure Certification. This will assist the agency in meeting its obligations under the law. **NOTE: This section does not apply to Board of Education contracts.**

[1] N.J.S.A. 19:44A-3(s): "The term "legislative leadership committee" means a committee established, authorized to be established, or designated by the President of the Senate, the Minority Leader of the Senate, the Speaker of the General Assembly or the Minority Leader of the General Assembly pursuant to section 16 of P.L.1993, c.65 (C.19:44A-10.1) for the purpose of receiving contributions and making expenditures."

P.L. 2005, c.271

(Unofficial version, Assembly Committee Substitute to A-3013, First Reprint*)

AN ACT authorizing units of local government to impose limits on political contributions by contractors and supplementing Title 40A of the New Jersey Statutes and Title 19 of the Revised Statutes.

BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

40A:11-51 1. a. A county, municipality, independent authority, board of education, or fire district is hereby authorized to establish by ordinance, resolution or regulation, as may be appropriate, measures limiting the awarding of public contracts therefrom to business entities that have made a contribution pursuant to P.L.1973, c.83 (C.19:44A-l et seq.) and limiting the contributions that the holders of a contract can make during the term of a contract, notwithstanding the provisions and parameters of sections 1 through 12 of P.L.2004, c.19 (C. 19:44A-20.2 et al.) and section 22 of P.L.1973, c.83 (C.19:44A-22).

b. The provisions of P.L.2004, c.19 shall not be construed to supersede or preempt any ordinance, resolution or regulation of a unit of local government that limits political contributions by business entities performing or seeking to perform government contracts. Any ordinance, resolution or regulation in effect on the effective date of P.L.2004, c.19 shall remain in effect and those adopted after that effective date shall be valid and enforceable.

c. An ordinance, resolution or regulation adopted or promulgated as provided in this section shall be filed with the Secretary of State.

52:34-25 2. a. Not later than 10 days prior to entering into any contract having an anticipated value in excess of $17,500, except for a contract that is required by law to be publicly advertised for bids, a State agency, county, municipality, independent authority, board of education, or fire district shall require any business entity bidding thereon or negotiating therefor, to submit along with its bid or price quote, a list of political contributions as set forth in this subsection that are reportable by the recipient pursuant to the provisions of P.L.1973, c.83 (C.19:44A-l et seq.) and that were made by the business entity during the preceding 12 month period, along with the date and amount of each contribution and the name of the recipient of each contribution. A business entity contracting with a State agency shall disclose contributions to any State, county, or municipal committee of a political party, legislative leadership committee, candidate committee of a candidate for, or holder of, a State elective office, or any continuing political committee. A business entity contracting with a county, municipality, independent authority, other than an independent authority that is a State agency, board of education, or fire district shall disclose contributions to: any State, county, or municipal committee of a political party; any legislative leadership committee; or any candidate committee of a candidate for, or holder of, an elective office of that public entity, of that county in which that public entity is located, of another public entity within that county, or of a legislative district in which that public entity is located or, when the public entity is a county, of any legislative district which includes all or part of the county, or any continuing political committee.

The provisions of this section shall not apply to a contract when a public emergency requires the immediate delivery of goods or services.

b. When a business entity is a natural person, a contribution by that person's spouse or child, residing therewith, shall be deemed to be a contribution by the business entity. When a business entity is other than a natural person, a contribution by any person or other business entity having an interest therein shall be deemed to be a contribution by the business entity. When a business entity is other than a natural person, a contribution by: all principals, partners, officers, or directors of the business entity or their spouses; any subsidiaries directly or indirectly controlled by the business entity; or any political organization organized under section 527 of the Internal Revenue Code that is directly or indirectly controlled by the business entity, other than a candidate committee, election fund, or political party committee, shall be deemed to be a contribution by the business entity.

c. As used in this section:

"business entity" means a natural or legal person, business corporation, professional services corporation, limited liability company, partnership, limited partnership, business trust, association or any other legal commercial entity organized under the laws of this State or of any other state or foreign jurisdiction;

"interest" means the ownership or control of more than 10% of the profits or assets of a business entity or 10% of the stock in the case of a business entity that is a corporation for profit, as appropriate; and

"State agency" means any of the principal departments in the Executive Branch of the State Government, and any division, board, bureau, office, commission or other instrumentality within or created by such department, the Legislature of the State and any office, board, bureau or commission within or created by the Legislative Branch, and any independent State authority, commission, instrumentality or agency.

d. Any business entity that fails to comply with the provisions of this section shall be subject to a fine imposed by the New Jersey Election Law Enforcement Commission in an amount to be determined by the commission which may be based upon the amount that the business entity failed to report.

19:44A-20.13 3. a. Any business entity making a contribution of money or any other thing of value, including an in-kind contribution, or pledge to make a contribution of any kind to a candidate for or the holder of any public office having ultimate responsibility for the awarding of public contracts, or to a political party committee, legislative leadership committee, political committee or continuing political committee, which has received in any calendar year $50,000 or more in the aggregate through agreements or contracts with a public entity, shall file an annual disclosure statement with the New Jersey Election Law Enforcement Commission, established pursuant to section 5 of P.L.1973, c.83 (C.19:44A-5), setting forth all such contributions made by the business entity during the 12 months prior to the reporting deadline.

b. The commission shall prescribe forms and procedures for the reporting required in subsection a. of this section which shall include, but not be limited to:

(1) the name and mailing address of the business entity making the contribution, and the amount contributed during the 12 months prior to the reporting deadline;

(2) the name of the candidate for or the holder of any public office having ultimate responsibility for the awarding of public contracts, candidate committee, joint candidates committee, political party committee, legislative leadership committee, political committee or continuing political committee receiving the contribution; and

(3) the amount of money the business entity received from the public entity through contract or agreement, the dates, and information identifying each contract or agreement and describing the goods, services or equipment provided or property sold.

c. The commission shall maintain a list of such reports for public inspection both at its office and through its Internet site.

d. When a business entity is a natural person, a contribution by that person's spouse or child, residing therewith, shall be deemed to be a contribution by the business entity. When a business entity is other than a natural person, a contribution by any person or other business entity having an interest therein shall be deemed to be a contribution by the business entity. When a business entity is other than a natural person, a contribution by: all principals, partners, officers, or directors of the business entity, or their spouses; any subsidiaries directly or indirectly controlled by the business entity; or any political organization organized under section 527 of the Internal Revenue Code that is directly or indirectly controlled by the business entity, other than a candidate committee, election fund, or political party committee, shall be deemed to be a contribution by the business entity.

As used in this section:

"business entity" means a natural or legal person, business corporation, professional services corporation, limited liability company, partnership, limited partnership, business trust, association or any other legal commercial entity organized under the laws of this State or of any other state or foreign jurisdiction; and

"interest" means the ownership or control of more than 10% of the profits or assets of a business entity or 10% of the stock in the case of a business entity that is a corporation for profit, as appropriate.

e. Any business entity that fails to comply with the provisions of this section shall be subject to a fine imposed by the New Jersey Election Law Enforcement Commission in an amount to be determined by the commission which may be based upon the amount that the business entity failed to report.

4. This act shall take effect immediately.

* Note: Bold italicized statutory references of new sections are anticipated and not final as of the time this document was prepared. Statutory compilations of N.J.S.A. 18A:18A-51 is anticipated to show a reference to N.J.S.A. 40A:11-51 and to N.J.S.A. 52:34-25.

List of Agencies with Elected Officials Required for Political Contribution Disclosure
N.J.S.A. 19:44A-20.26

County Name: Ocean

State: Governor, and Legislative Leadership Committees

Legislative District #s: 9, 10, & 30

State Senator and two members of the General Assembly per district.

County:

Freeholders County Clerk Sheriff Surrogate

Municipalities (Mayor and members of governing body, regardless of title):

Barnegat Light Borough
Barnegat Township
Bay Head Borough
Beach Haven Borough
Beachwood Borough
Berkeley Township
Brick Township
Dover Township
Eagleswood Township
Harvey Cedars Borough
Island Heights Borough
Jackson Township
Lacey Township
Lakehurst Borough
Lakewood Township
Lavallette Borough
Little Egg Harbor Township
Long Beach Township
Manchester Township
Mantoloking Borough
Ocean Gate Borough
Ocean Township
Pine Beach Borough
Plumsted Township
Point Pleasant Beach Borough
Point Pleasant Borough
Seaside Heights Borough
Seaside Park Borough
Ship Bottom Borough
South Toms River Borough
Stafford Township
Surf City Borough
Tuckerton Borough

Boards of Education (Members of the Board):

Barnegat Township
Bay Head Borough
Beach Haven Borough
Berkeley Township
Brick Township
Central Regional
Eagleswood Township
Island Heights Borough
Jackson Township
Lacey Township
Lakehurst Borough
Lakewood Township
Lavallette Borough
Little Egg Harbor Township
Long Beach Island
Manchester Township
Mantoloking
Ocean Gate Borough
Ocean Township
Pinelands Regional
Plumsted Township
Point Pleasant Beach Borough
Point Pleasant Borough
Seaside Heights Borough
Seaside Park Borough
Southern Regional
Stafford Township
Toms River Regional
Tuckerton Borough

Fire Districts (Board of Fire Commissioners):

Brick Township Fire District No. 1
Brick Township Fire District No. 2
Brick Township Fire District No. 3
Dover Township Fire District No. 1
Dover Township Fire District No. 2
Jackson Township Fire District No. 1
Jackson Township Fire District No. 2
Jackson Township Fire District No. 3
Jackson Township Fire District No. 4
Lakewood Township Fire District No. 1
Little Egg Harbor Township. Fire District No. 1
Little Egg Harbor Township Fire District No. 2
Little Egg Harbor Township Fire District No. 3
Plumsted Township Fire District No. 1

To be completed, signed below & returned with proposal.

STATE OF NEW JERSEY -- DIVISION OF PURCHASE AND PROPERTY
DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN

Quote Number: **Bidder/Offeror:**

PART 1: CERTIFICATION
BIDDERS MUST COMPLETE PART 1 BY CHECKING EITHER BOX.
FAILURE TO CHECK ONE OF THE BOXES WILL RENDER THE PROPOSAL NON-RESPONSIVE.

Pursuant to Public Law 2012, c. 25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates, is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The Chapter 25 list is found on the Division's website at http://www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf. Bidders **must** review this list prior to completing the below certification. **Failure to complete the certification will render a bidder's proposal non-responsive**. If the Director finds a person or entity to be in violation of law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party

PLEASE CHECK THE APPROPRIATE BOX:

I certify, pursuant to Public Law 2012, c. 25, that neither the bidder listed above nor any of the bidder's parents, subsidiaries, or affiliates is listed on the N.J. Department of the Treasury"s list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012, c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. **I will skip Part 2 and sign and complete the Certification below.**

OR

I am unable to certify as above because the bidder and/or one or more of its parents, subsidiaries, or affiliates is listed on the Department's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below and sign and complete the Certification below. Failure to provide such will result in the proposal being rendered as non-responsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

PART 2: PLEASE PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN
You must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran outlined above by completing the boxes below.

EACH BOX WILL PROMPT YOU TO PROVIDE INFORMATION RELATIVE TO THE ABOVE QUESTIONS. PLEASE PROVIDE THOROUGH ANSWERS TO EACH QUESTION. IF YOU NEED TO MAKE ADDITIONAL ENTRIES, CLICK THE "ADD AN ADDITIONAL ACTIVITIES ENTRY" BUTTON.

Name Relationship to Bidder/Offeror

Description of Activities

Duration of Engagement Anticipated Cessation Date

Bidder/Offeror Contact Name Contact Phone Number

ADD AN ADDITIONAL ACTIVITIES ENTRY

Certification: I, being duly sworn upon my oath, hereby represent that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I acknowledge: that I am authorized to execute this certification on behalf of the bidder; that the State of New Jersey is relying on the information contained herein and that I am under a continuing obligation from the date of this certification through the completion of any contracts with the State to notify the State in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I am subject to criminal prosecution under the law and that it will constitute a material breach of my agreement(s) with the State, permitting the State to declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): Signature:

Do Not Enter PIN as a Signature

Title: Date:

To be completed, signed below & returned with proposal.

NON-COLLUSION AFFIDAVIT

General Banking Services

Re: Proposal for the LAKEWOOD Board of Education.

STATE OF _____) Date: _____
:ss:
COUNTY OF _____)

I, _____ of the City of _____

in the County of _____and the State of _____

of full age, being duly sworn according to law on my oath depose and say that:

I am_____ of
Position in Company

the firm of _____ and the respondent making the Proposal for the above names contract, and that I executed the said Proposal with full authority so to do; that I have not, directly or indirectly, entered into any agreement, participated in any collusion, discussed any or all parts of this proposal with any potential bidders, or otherwise taken any action in restraint of free, competitive bidding in connection with the above named bid, and that all statements contained in said Proposal and in this affidavit are true and correct, and made with full knowledge that the Board of Education relies upon the truth of the statements contained in said Proposal and in the statements contained in this affidavit in awarding the contract for the said proposal.

I further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage or contingent fee, except bona fide employees of bona fide established commercial or selling agencies maintained by

_____
(Print Name of Contractor/Vendor)

Subscribed and sworn to: _____
(SIGNATURE OF CONTRACTOR/VENDOR)

before me this _____ day of _____, _____.
Month Year

_____ _____
NOTARY PUBLIC SIGNATURE Print Name of Notary Public

My commission expires _____ _____, _____. – Seal
Month Day Year

To be completed, signed below & returned with proposal.

STATEMENT OF OWNERSHIP DISCLOSURE

N.J.S.A. 52:25-24.2 (P.L. 1977, c.33, as amended by P.L. 2016, c.43)

This statement shall be completed, certified to, and included with all bid and proposal submissions. Failure to submit the required information is cause for automatic rejection of the bid or proposal.

Name of Organization: _____

Organization Address: _____

City, State, ZIP: _____

Part I Check the box that represents the type of business organization:

☐ Sole Proprietorship (skip Parts II and III, execute certification in Part IV)

☐ Non-Profit Corporation (skip Parts II and III, execute certification in Part IV)

☐ For-Profit Corporation (any type) ☐ Limited Liability Company (LLC)

☐ Partnership ☐ Limited Partnership ☐ Limited Liability Partnership (LLP)

☐ Other (be specific): _____

Part II Check the appropriate box

☐ The list below contains the names and addresses of all stockholders in the corporation who own 10 percent or more of its stock, of any class, or of all individual partners in the partnership who own a 10 percent or greater interest therein, or of all members in the limited liability company who own a 10 percent or greater interest therein, as the case may be. **(COMPLETE THE LIST BELOW IN THIS SECTION)**

OR

☐ No one stockholder in the corporation owns 10 percent or more of its stock, of any class, or no individual partner in the partnership owns a 10 percent or greater interest therein, or no member in the limited liability company owns a 10 percent or greater interest therein, as the case may be. **(SKIP TO PART IV)**

(Please attach additional sheets if more space is needed):

Name of Individual or Business Entity	Home Address (for Individuals) or Business Address

Part III DISCLOSURE OF 10% OR GREATER OWNERSHIP IN THE STOCKHOLDERS, PARTNERS OR LLC MEMBERS LISTED IN PART II

If a bidder has a direct or indirect parent entity which is publicly traded, and any person holds a 10 percent or greater beneficial interest in the publicly traded parent entity as of the last annual federal Security and Exchange Commission (SEC) or foreign equivalent filing, ownership disclosure can be met by providing links to the website(s) containing the last annual filing(s) with the federal Securities and Exchange Commission (or foreign equivalent) that contain the name and address of each person holding a 10% or greater beneficial interest in the publicly traded parent entity, along with the relevant page numbers of the filing(s) that contain the information on each such person. **Attach additional sheets if more space is needed.**

Website (URL) containing the last annual SEC (or foreign equivalent) filing	Page #'s

Please list the names and addresses of each stockholder, partner or member owning a 10 percent or greater interest in any corresponding corporation, partnership and/or limited liability company (LLC) listed in Part II **other than for any publicly traded parent entities referenced above.** The disclosure shall be continued until names and addresses of every non-corporate stockholder, and individual partner, and member exceeding the 10 percent ownership criteria established pursuant to N.J.S.A. 52:25-24.2 has been listed. **Attach additional sheets if more space is needed.**

Stockholder/Partner/Member and Corresponding Entity Listed in Part II	Home Address (for Individuals) or Business Address

Part IV Certification

I, being duly sworn upon my oath, hereby represent that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I acknowledge: that I am authorized to execute this certification on behalf of the bidder/proposer; that the ***LAKEWOOD Board of Education*** is relying on the information contained herein and that I am under a continuing obligation from the date of this certification through the completion of any contracts with the ***Board of Education*** to notify the ***Board of Education*** in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I am subject to criminal prosecution under the law and that it will constitute a material breach of my agreement(s) with the, permitting the ***Board of Education*** to declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print):		Title:	
Signature:		Date:	

This statement shall be completed, certified to, and included with all bid and proposal submissions. Failure to submit the required information is cause for automatic rejection of the bid or proposal.

To be completed, signed below & returned with proposal.

CONTRACTOR/VENDOR QUESTIONNAIRE CERTIFICATION

General Banking Services
RFP 01-1718

Name of Company _____

Street Address _____ PO Box _____

City, State, Zip _____

Business Phone Number (____)_____ Ext. _____

Emergency Phone Number (_____)_____

FAX No. (____)_____ E-Mail _____

FEIN No. _____

Years in Business _____ Number of Employees _____

References – Work previously done for School Systems in New Jersey

Name of District	Address	Contact Person/Title	Phone
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

Vendor Certification

Direct/Indirect Interests

I declare and certify that no member of the LAKEWOOD Board of Education, nor any officer or employee or person whose salary is payable in whole or in part by said Board of Education or their immediate family members are directly or indirectly interested in this bid or in the supplies, materials, equipment, work or services to which it relates, or in any portion of profits thereof. If a situation so exists where a Board member, employee, officer of the board has an interest in the bid, etc., then please attach a letter of explanation to this document, duly signed by the president of the firm or company.

Gifts; Gratuities; Compensation

I declare and certify that no person from my firm, business, corporation, association or partnership offered or paid any fee, commission or compensation, or offered any gift, gratuity or other thing of value to any school official, board member or employee of the LAKEWOOD Board of Education.

Vendor Certifications

I declare and certify that I fully understand N.J.A.C. 6A:23A-6.3(a) (1-4) concerning vendor contributions to school board members.

I certify that my company is not debarred from doing business with any public entity in New Jersey or the United States of America.

I further certify that I understand that it is a crime in the second degree in New Jersey to knowingly make a material representation that is false in connection with the negotiation, award or performance of a government contract.

_____ _____

President or Authorized Agent ***SIGNATURE***

EXHIBIT A

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE
N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127)
N.J.A.C. 17:27
GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.
The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. I7:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

- Letter of Federal Affirmative Action Plan Approval;
- Certificate of Employee Information Report; or
- Employee Information Report Form AA-302 (electronically provided by the Division and distributed to the public agency through the Division's website at: http:// www.state.nj.us/treasury/contract_compliance/.

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Purchase & Property, CCAU, EEO Monitoring Program as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Purchase & Property, CCAU, EEO Monitoring Program for conducting a compliance investigation pursuant to N.J.A.C. 17:27-1.1 et seq.

(Revised: January, 2016)

Form AA302
Rev. 11/11

STATE OF NEW JERSEY

Division of Purchase & Property
Contract Compliance Audit Unit
EEO Monitoring Program

EMPLOYEE INFORMATION REPORT

IMPORTANT-READ INSTRUCTIONS CAREFULLY BEFORE COMPLETING FORM. FAILURE TO PROPERLY COMPLETE THE ENTIRE FORM AND TO SUBMIT THE REQUIRED $150.00 FEE MAY DELAY ISSUANCE OF YOUR CERTIFICATE. DO NOT SUBMIT EEO-1 REPORT FOR SECTION B, ITEM 11. For Instructions on completing the form, go to: [illegible]

SECTION A - COMPANY IDENTIFICATION

1. FID. NO. OR SOCIAL SECURITY
2. TYPE OF BUSINESS ☐ 1 MFG ☐ 2 SERVICE ☐ 3 WHOLESALE ☐ 4 RETAIL ☐ 5 OTHER
3. TOTAL NO. EMPLOYEES IN THE ENTIRE COMPANY
4. COMPANY NAME
5. STREET CITY COUNTY STATE ZIP CODE
6. NAME OF PARENT OR AFFILIATED COMPANY (IF NONE, SO INDICATE) CITY STATE ZIP CODE
7. CHECK ONE, IS THE COMPANY ☐ SINGLE-ESTABLISHMENT EMPLOYER ☐ MULTI-ESTABLISHMENT EMPLOYER
8. IF MULTI-ESTABLISHMENT EMPLOYER, STATE THE NUMBER OF ESTABLISHMENTS IN NJ
9. TOTAL NUMBER OF EMPLOYEES AT ESTABLISHMENT WHICH HAS BEEN AWARDED THE CONTRACT
10. PUBLIC AGENCY AWARDING CONTRACT CITY COUNTY STATE ZIP CODE

Official Use Only	DATE RECEIVED	INAUG DATE	ASSIGNED CERTIFICATION NUMBER

SECTION B - EMPLOYMENT DATA

11. Report all permanent, temporary and part-time employees ON YOUR OWN PAYROLL. Enter the appropriate figures [illegible] and in all columns. Where there are no employees in a particular category, enter a zero. Include ALL employees, not just those in minority/non-minority [illegible] columns 1, 2, & 3. *DO NOT SUBMIT AN EEO-1 REPORT*

JOB CATEGORIES	ALL EMPLOYEES COL. 1 TOTAL (Cols 2 & 3)	COL. 2 MALE	COL. 3 FEMALE	PERMANENT MINORITY/NON-MINORITY EMPLOYEE BREAKDOWN MALE BLACK	HISPANIC	AMER. INDIAN	ASIAN	NON MIN	FEMALE BLACK	HISPANIC	AMER. INDIAN	ASIAN	NON MIN
Officials/ Managers													
Professionals													
Technicians													
Sales Workers													
Office & Clerical													
Craftworkers (Skilled)													
Operatives (Semi-skilled)													
Laborers (Unskilled)													
Service Workers													
TOTAL													
Total employment From previous Report (if any)													
Temporary & Part-Time Employees	The data below shall NOT be included in the figures for the appropriate categories above.												

12. HOW WAS INFORMATION AS TO RACE OR ETHNIC GROUP IN SECTION B OBTAINED ☐ 1 Visual Survey ☐ 2 Employment Record ☐ 3 Other (Specify)
13. DATES OF PAYROLL PERIOD USED From To
14. IS THIS THE FIRST Employee Information Report Submitted? 1 YES ☐ 2 NO ☐
15. IF NO, DATE LAST REPORT SUBMITTED MO DAY YEAR

SECTION C - SIGNATURE AND IDENTIFICATION

16. NAME OF PERSON COMPLETING FORM (Print or Type) SIGNATURE TITLE DATE MO DAY YEAR
17. ADDRESS NO. & STREET CITY COUNTY STATE ZIP CODE PHONE (AREA CODE, NO., EXTENSION)

Sample AA302

INSTRUCTIONS FOR COMPLETING THE EMPLOYEE INFORMATION REPORT (FORM AA302)

IMPORTANT: READ THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE COMPLETING THE FORM. PRINT OR TYPE ALL INFORMATION. FAILURE TO PROPERLY COMPLETE THE ENTIRE FORM **AND TO SUBMIT THE REQUIRED $150.00 NON-REFUNDABLE FEE MAY DELAY ISSUANCE OF YOUR CERTIFICATE**. **IF YOU HAVE A CURRENT CERTIFICATE OF EMPLOYEE INFORMATION REPORT, DO NOT COMPLETE THIS FORM UNLESS YOUR ARE RENEWING A CERTIFICATE THAT IS DUE FOR EXPIRATION. DO NOT COMPLETE THIS FORM FOR CONSTRUCTION CONTRACT AWARDS.**

ITEM 1 - Enter the Federal Identification Number assigned by the Internal Revenue Service, or if a Federal Employer Identification Number has been applied for, or if your business is such that you have not or will not receive a Federal Employer Identification Number, enter the Social Security Number of the owner or of one partner, in the case of a partnership.

ITEM 2 - Check the box appropriate to your TYPE OF BUSINESS. If you are engaged in more than one type of business check the predominate one. If you are a manufacturer deriving more than 50% of your receipts from your own retail outlets, check "Retail".

ITEM 3 - Enter the total "number" of employees in the entire company, including part-time employees. This number shall include all facilities in the entire firm or corporation.

ITEM 4 - Enter the name by which the company is identified. If there is more than one company name, enter the predominate one.

ITEM 5 - Enter the physical location of the company. Include City, County, State and Zip Code.

ITEM 6 - Enter the name of any parent or affiliated company including the City, County, State and Zip Code. If there is none, so indicate by entering "None" or N/A.

ITEM 7 - Check the box appropriate to your type of company establishment. "Single-establishment Employer" shall include an employer whose business is conducted at only one physical location. "Multi-establishment Employer" shall include an employer whose business is conducted at more than one location.

ITEM 8 - If "Multi-establishment" was entered in item 8, enter the number of establishments within the State of New Jersey.

ITEM 9 - Enter the total number of employees at the establishment being awarded the contract.

ITEM 10 - Enter the name of the Public Agency awarding the contract. Include City, County, State and Zip Code. This is not applicable if you are renewing a current Certificate.

ITEM 11 - Enter the appropriate figures on all lines and in all columns. THIS SHALL ONLY INCLUDE EMPLOYMENT DATA FROM THE FACILITY THAT IS BEING AWARDED THE CONTRACT. DO NOT list the same employee in more than one job category. **DO NOT attach an EEO-1 Report.**

Racial/Ethnic Groups will be defined:
Black: Not of Hispanic origin. Persons having origin in any of the Black racial groups of Africa.
Hispanic: Persons of Mexican, Puerto Rican, Cuban, or Central or South American or other Spanish culture or origin, regardless of race.
American Indian or Alaskan Native: Persons having origins in any of the original peoples of North America, and who maintain cultural identification through tribal affiliation or community recognition.
Asian or Pacific Islander: Persons having origin in any of the original peoples of the Far East, Southeast Asia, the Indian Sub-continent or the Pacific Islands. This area includes for example, China, Japan, Korea, the Philippine Islands and Samoa.
Non-Minority: Any Persons not identified in any of the aforementioned Racial/Ethnic Groups.

ITEM 12 - Check the appropriate box. If the race or ethnic group information was not obtained by 1 or 2, specify by what other means this was done in 3.

ITEM 13 - Enter the dates of the payroll period used to prepare the employment data presented in Item 12.

ITEM 14 - If this is the first time an Employee Information Report has been submitted for this company, check block "Yes".

ITEM 15 - If the answer to Item 15 is "No", enter the date when the last Employee Information Report was submitted by this company.

ITEM 16 - Print or type the name of the person completing the form. Include the signature, title and date.

ITEM 17 - Enter the physical location where the form is being completed. Include City, State, Zip Code and Phone Number.

TYPE OR PRINT IN SHARP BALL POINT PEN

THE VENDOR IS TO COMPLETE THE EMPLOYEE INFORMATION REPORT FORM (AA302) AND RETAIN A COPY FOR THE VENDOR'S OWN FILES. THE VENDOR SHOULD ALSO SUBMIT A COPY TO THE PUBLIC AGENCY AWARDING THE CONTRACT IF THIS IS YOUR FIRST REPORT; AND FORWARD ONE COPY **WITH A CHECK IN THE AMOUNT OF $150.00 PAYABLE TO THE TREASURER, STATE OF NEW JERSEY (FEE IS NON-REFUNDABLE)** TO:

NJ Department of the Treasury
Division of Public Contracts Equal Employment Opportunity Compliance
P.O. Box 206
Trenton, New Jersey 08625-0206 Telephone No. (609) 292-5473