



Township of Frelinghuysen
Office of the Mayor
210 Main Street
Johnsonburg, NJ 07825
Phone: (973) 919-2276
Fax: (908) 852-7621
mayor@frelinghuysen-nj.us

April 22, 2016

Ms. Ellen Lalwani, First Senior Vice President & Chief Retail Officer
Lakeland Bank
250 Oak Ridge Road
Oak Ridge, NJ 07438

Re: Closure of Lakeland Bank North Warren Branch

Dear Ms. Lalwani:

I am in receipt of a letter indicating that The Lakeland Bank plans to close its North Warren Branch Office, located at 1226 Route 94 in Frelinghuysen Township on July 29, 2016. Frelinghuysen Township is a long time customer of The Lakeland Bank, utilizing this branch for our municipal banking. In addition, many of our residents use this branch office to conduct their personal banking. The closure of this bank will leave Frelinghuysen with no bank branches within our community leaving our residents without access to facilities to secure loans or deposit and safely store funds in FDIC insured accounts.

As a small rural residential community, this is unacceptable to Frelinghuysen Township, our residents, the Township Committee and myself. The closure of this branch will inhibit our municipal clerk's ability to conduct township banking during our standard working hours. This lack of access to banking facilities will force us to consider other banking options as a municipality.

I kindly ask that Lakeland Bank reconsider their decision to close the branch office within our community. As a small, underserved community, our residents disproportionately rely on your branch office located within our township borders on a major state highway, for banking and credit facilities.

The Frelinghuysen Township Committee kindly requests a representative of The Lakeland Bank attend our meeting on May 18, 2016 at 7:30PM to explain and discuss this decision.

Thank you for your consideration.

Sincerely,

Christopher W. Kuhn
Mayor Frelinghuysen Township

cc: Warren County Board of Chosen Freeholders
cc: Frelinghuysen Township Committee