



# MUNICIPAL BANKING SERVICES

## QUALIFICATIONS STATEMENT

*Prepared for:*  
Borough of Wallington

*Prepared by:*  
Anthony Niciejewski, AVP  
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Elmwood Park, NJ 07407

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December 20, 2019





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Attachments:      Community Involvement





## Letter of Transmittal

Borough of Wallington  
Office of Borough Administrator  
24 Union Boulevard  
Wallington, NJ 07057

RE: 2020 Borough of Wallington RFQ

To Mr. Olmo:

On behalf of Spencer Savings Bank, SLA., we would like to thank you for the opportunity to submit a qualifications statement for the Borough's banking services. This document presents the Borough with all the products and services available to the Borough to satisfy their banking requirements. Let it be noted that Spencer fully understands the scope of service to be performed for the Borough and offer customizable solutions to meet your needs.

Spencer Savings Bank is a full service, mutually owned and operated community bank operating 21 branches across New Jersey. We've been in business for over 100 years, have more than \$3.0 billion in assets and have a team of nearly 300 dedicated employees who focus on building long-lasting relationships.

Spencer prides itself on being one of New Jersey's strongest community banks, maintaining its distinct image of trust, security and commitment to its customers throughout all these years. We meet the full range of individual, business, commercial, and municipal banking needs through our broad menu of premier banking products and services. From basic personal checking services and small business products to financing expertise on multi-million dollar properties and commercial enterprises, Spencer's banking capabilities are on par with those of the larger regional and national banks. Our highly experienced management team provides a unique and personal approach to banking locally and servicing its customers with an exceptional level of care that can rarely be found at larger banks.

Since Spencer has never issued any debt, we are not rated by Moody's, Standard & Poor's or Fitch. For the Borough's review, a statement of conditions may be submitted at its request.

Should you have any questions, please do not hesitate to call me directly at 201-703-3800, ext. 8425. We look forward to hearing from you.

Regards,

Anthony Niciejewski, AVP





## Our Company

As a local bank, it's important to have deep roots. At Spencer, we've been helping New Jersey residents and businesses grow for over 100 years. We take true pride in having been there for generations. Roots matter because they mean experience and it means real insight into what makes our communities strong. Most importantly, they signify ongoing commitment to being there when you need us most.

Spencer has a long history in New Jersey. In the wake of the Great Depression, the former Saddle River Township Building and Loan Association, founded in 1893, reorganized to form the beginning of today's Spencer. Initially, the organization focused on issuing home loans which averaged about \$935 in those days. While the Great Depression took its toll on us as most others, we reemerged with the Spencer name and were fully dedicated to helping rebuild a vibrant, prosperous community after those difficult years.

In 1939, Spencer went on to leverage the Federal Deposit Insurance Corporation opportunities and was renamed, Spencer Savings and Loan Association, completing the foundation of the bank you know and trust today. Our first branch opened its doors in Garfield.

Since then, we've expanded to encompass 21 branches throughout Bergen, Essex, Passaic, Mercer, Morris and Union Counties, along with lending solutions that span the state. That dedication, that insistence on working diligently for our customers, says something about the Spencer ethos. We're here when you're ready to pursue that next opportunity, we're here when challenges arise and we'll be here working hard on your behalf for years to come.

At Spencer, we're extremely proud of our long history because it means always being here when you need us, a promise that will continue for years to come. Our community is an amazing place to live and work and we're honored to be a part of it.





## Banking Products & Services

### Products

- **Municipal Checking Account** - Spencer's Municipal Checking account allows unlimited check writing and pays a competitive rate of interest.
- **Municipal money Market Account** - Spencer's Municipal Money Market Account is structured to provide liquidity, flexibility and a market rate of return
- **Certificates of Deposit** - Spencer provides fixed rate Certificates of Deposit for various terms at competitive rates based on the Bank's cost of funds and market rates.

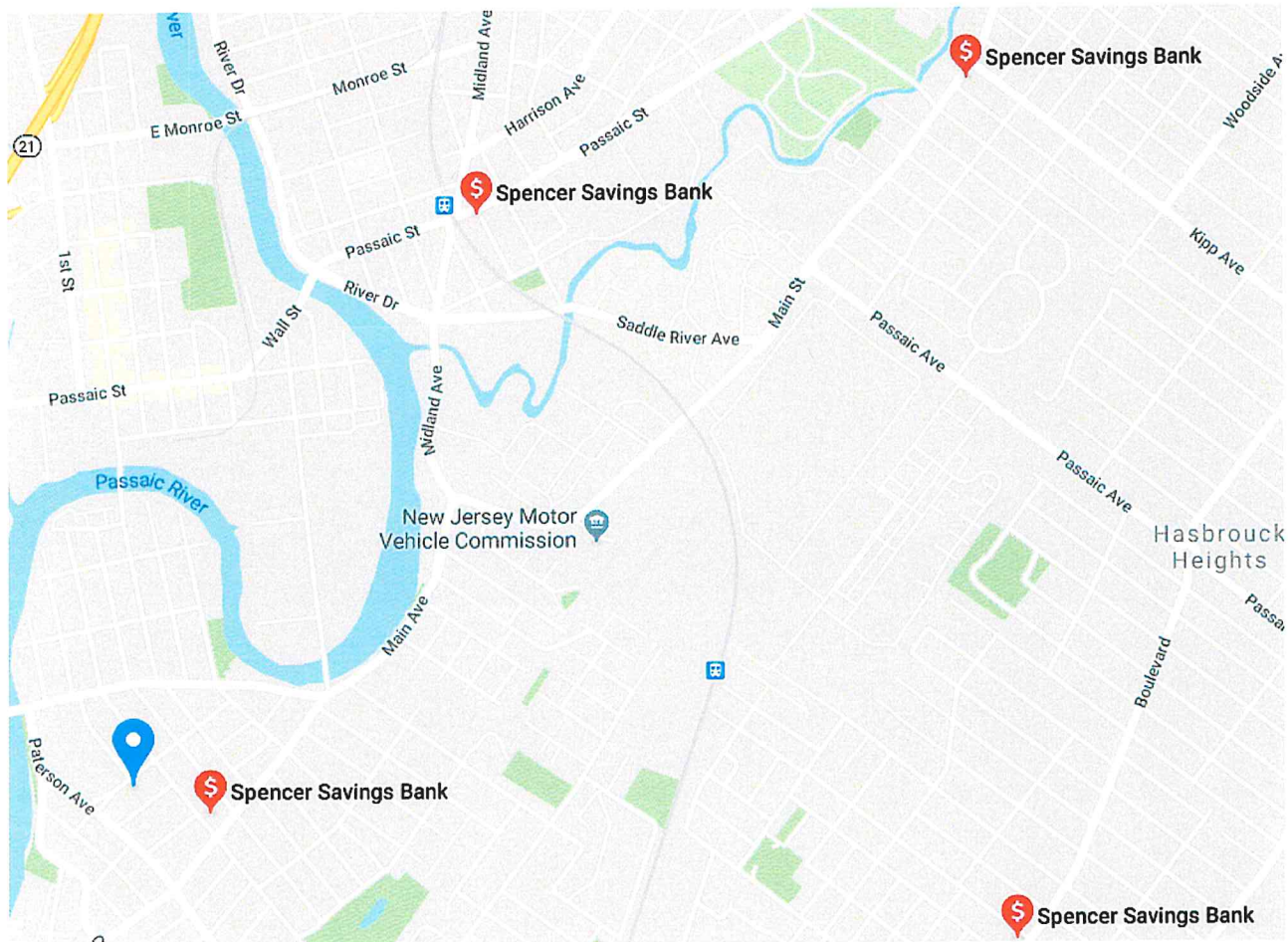
### Services

- **Online Banking** - The Bank offers a state-of-the-art Online Banking System, featuring out-of-band multi-factor authentication, anomaly detection service, and system-generated verification emails when a user profile is changed. Additional benefits include:
  - **Stop Payments** - Spencer allows for same day placement and release of check stop payments.
  - **User Entitlements and Segmentation** - Administrator has control of business user creation and management with robust fine-grain entitlement options.
  - **Business Bill Pay** - Offers the flexibility of paying one, several or all of your bills online and set up recurring payments so you never have to think about them again.
  - **Fraud Protection** - Spencer's electronic banking system utilizes industry standard 128-bit encryption along with a fraud prevention monitoring system which monitors all online banking transactions.
  - **Image Access** - Check images are available for 60 days and transactions are available up to 12 months via the online system. In addition, images and statements are available up to 84 months via e-statement.
- **Cash Management** – Spencer's Cash Management services offer an efficient and effective way to manage your business. Service options available include:
  - **Remote Deposit Capture** - allows you to make non-cash deposits from your business without leaving your office.
  - **Zero Balance Accounts** - grant your business the ability to eliminate excess balances in separate accounts so you can maintain greater control of your overall cash position.
  - **Combined Account Analysis** - combines multiple accounts for earnings credit purposes increasing the opportunity for reducing or eliminating your monthly service charge.
  - **ACH and Wire Origination** - both Wire and ACH services provide the ability to create and store templates; submit future-dated items, wires for same-day release, and set limits and controls for multiple system users. Ability to submit a pass-through ACH file that is generated by the payroll processor.
  - **EDI (Electronic Data Interchange) Reporting** -by moving from a paper-based exchange of business document to one that is electronic, businesses enjoy major benefits such as reduced cost, increased processing speed, reduced errors and improved relationships with business partners.
  - **Positive Pay** - Positive Pay for both check and ACH allows the customer and Spencer to work together to combat check and ACH transactions fraud.
- **Night Drop Depository** - Night-Drops are perfect for making physical deposits after banking hours. Simply drop your deposit in the Night-Drop and our bankers will complete the transaction the following business day.





## Locations



The Borough Hall is located within close proximity of four Spencer Savings Bank locations:

**Wallington Office** - 0.2 Miles

219 Maple Ave  
Wallington, NJ 07057  
Tel: 973-365-2516  
Fax: 973-365-0529

**Passaic St Office** - 1.5 Miles

104 Passaic St  
Garfield, NJ 07026  
Tel: 973-472-2190  
Fax: 973-614-9509

**Lodi Office** - 2.1 Miles

107 South Main St  
Lodi, NJ 07644  
Tel: 973-472-1581  
Fax: 973-614-9749

**Wood Ridge Office** - 2.4 Miles

177 Valley Boulevard  
Wood Ridge, NJ 07075  
Tel: 21-531-1280  
Fax: 21-531-1283





## Banking*Plus*



This premier banking package, available through Spencer Savings Bank, gives you additional banking services and discounts to an already impressive array of banking products.

### **Banking*Plus* Benefits:**

- FREE Spencer Checking
- FREE First Order of Checks
- Premium CD Pricing\*\* (+.25%)
- Online Banking and Bill Pay
- Monthly ATM Rebates\*
- Mobile Banking w/ Check Deposit
- Popmoney: Person to Person Payments
- Variety of Home Lending Options
- SmartSaver Savings Account – Ask us about it!

**For more information on enrolling in Banking*Plus*, please visit your nearest branch or call us at 1-800-363-8115.**



**21 Branches throughout New Jersey**



\*ATM rebates are limited to \$8 per month from a non-Spencer ATM machine. \*Credit cards subject to credit approval.  
\*\*Premium APYs not available on promotional CDs. APY=Annual Percentage Yield.



611 River Drive • Elmwood Park, NJ 07407 • 1-800-363-8115 • [www.SpencerSavings.com](http://www.SpencerSavings.com)

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FDIC**



## Team

### PRIMARY MANAGEMENT TEAM:

Marzena Czachor, VP– Market Manager  
219 Maple Ave  
Wallington, NJ 07057  
[mzczachor@spencersavings.com](mailto:mzczachor@spencersavings.com)  
201-693-8022

Anthony Niciejewski, AVP – Director of Government Banking & Business Banker  
611 River Drive  
Elmwood Park, NJ 07407  
[aniciejewski@spencersavings.com](mailto:aniciejewski@spencersavings.com)  
201-703-3800 ext. 8425

### SUPPORT TEAM:

William Callahan, VP – Retail Banking  
611 River Drive  
Elmwood Park, NJ 07407  
[wcallahan@spencersavings.com](mailto:wcallahan@spencersavings.com)  
201-703-3800 ext. 8269

Sean Martin, AVP – Digital Banking & Core Systems Manager  
611 River Drive  
Elmwood Park, NJ 07407  
[smartin@spencersavings.com](mailto:smartin@spencersavings.com)  
201-703-3800 ext. 8223





## Primary Team Member

### **Marzena Czachor** VP, Garfield Branch Manager

 [mczachor@spencersavings.com](mailto:mczachor@spencersavings.com)

 Cell: 201-693-8022 • Work: 973-772-6700

Banking with me is one of the best business decisions you can make. With more than 30 years of experience and a thorough knowledge of the local market, I am committed to understanding your financial goals. You work hard to run your business - let me show you how I can streamline your banking to help increase your bottom line.

#### **Strong Community Ties**

##### **Volunteerism:**

- YMCA
- Boys & Girls Club
- Rotary Club
- Pulaski Association
- VFW

##### **Awards:**

- Freddie Porter "Woman of the Year"
- Bergen County Women's History Month Honoree
- Rotary Club Paul Harris Award Recipient
- Garfield Pulaski Community Marshal

##### **Community Support:**

- Financial Literacy Programs
- Library Summer Reading Series
- Elder Abuse Education & Outreach

#### **Our Spencer Commitment**

At Spencer Savings Bank, we provide premiere banking services tailored to your business needs. In business for more than 100 years, Spencer prides itself on being one of NJ's most trusted community banks. By taking the time to understand your needs, we become partners in your financial success.

Switch today to start enjoying all the banking products and conveniences you want, with the technology you expect, and the personal service your small business deserves.

**CONNECT  
WITH  
MARZENA**



*Marzena is an asset to Spencer Savings Bank. She always goes above and beyond to make the customer happy. Whether I needed a home mortgage, checking account or a business loan, Marzena has always made the banking experience simple and pleasurable. I am grateful for the business and personal relationships that have been developed.*

**- Owner, D'Agostino Chiropractic**

*"Marzena is part of the fabric of our community. We, in the City of Garfield, rely on her expertise for our banking needs. She's attentive, always helpful, and a reliable resource for our business community and the residents of Garfield. Her commitment to each and every one of her customers is superb".*

**- City Manager, City of Garfield**

*"One of the reasons I bank with Spencer Savings Bank is Marzena, who is very customer service oriented and very attentive to my banking needs. She's very community-minded and plays an integral role with many community service organizations that help the less fortunate in our community".*

**- Chief Executive Officer, Garfield YMCA**



34 Outwater Lane, Garfield, NJ 07026

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## Primary Team Member

### **Anthony Niciejewski** AVP, Business Banker

 [aniciejewski@spencersavings.com](mailto:aniciejewski@spencersavings.com)

 Cell: 201-414-6483 • Work: 201-703-3800

Banking with me is one of the best business decisions you can make. With more than 10 years of experience and a thorough knowledge of the local market, I am committed to understanding your financial goals. You work hard to run your business - let me show you how I can streamline your banking to help increase your bottom line.

#### **Strong Community Ties**

##### **Volunteerism:**

- Eva's Village
- Habitat for Humanity
- Special Olympics NJ

##### **Awards:**

- NJ Banker's Rising Star

##### **Community Support:**

- Financial Literacy Programs
- Library Summer Reading Series

#### **Our Spencer Commitment**

At Spencer Savings Bank, we provide premiere banking services tailored to your business needs. In business for more than 100 years, Spencer prides itself on being one of NJ's most trusted community banks. By taking the time to understand your needs, we become partners in your financial success.

Switch today to start enjoying all the banking products and conveniences you want, with the technology you expect, and the personal service your small business deserves.

**CONNECT  
WITH  
ANTHONY**



*Spencer Savings Bank is the definition of a community oriented Bank. Employees, such as Anthony and other Spencer staff participate and give back to their communities ensuring success. Anthony currently serves as the Vice President of Financial Oversight for our Board of Trustees Executive Board. The impact that both he and the bank have is immeasurable to the success of the Boys & Girls Club of Garfield. The bank has also been a key partner with all of their community support throughout the years. We are most appreciative of all their involvement and leadership and value our partnership with both Anthony and the bank."*

**- CEO, Garfield Boys & Girls Club**



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## References

Spencer Savings Bank, SLA, has maintained municipal/BOE relationships with several local communities. We strive to provide the best products and services to assist our clients accomplish their goals. Below we have included references for three of our existing relationships:

Kellie Romero, Tax Collector  
Borough of Wood-Ridge  
85 Humboldt Street  
Wood Ridge, NJ 07075  
201-939-0254

Jenine Murray - Business Administrator  
Wood-Ridge Board of Education  
540 Windsor Rd  
Wood-Ridge, NJ 07075  
201-933-6777

Mr. Roy Riggitano, CMFO/Treasurer  
Borough of Elmwood Park  
182 Market Street  
Elmwood Park, NJ 07407  
201-796-1457, ext. 216

John DiPaola - Business Administrator  
Elmwood Park Board of Education  
60 East 53<sup>rd</sup> St  
Elmwood Park, NJ 07407  
201-796-8700

Thomas J. Duch, Esq., City Manager  
City of Garfield  
111 Outwater Lane  
Garfield, NJ 07026  
Office: 973-340-2000, ext. 4002  
Cell: 201-693-8022

Anna Sciacca- Superintendent  
Garfield Board of Education  
34 Outwater Lane  
Garfield, NJ 07026  
(973)-340-5000





## Employee Information Report Certificate

Certification 60484

### 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-JAN-2019** to **15-JAN-2022**

SPENCER SAVINGS BANK  
611 RIVER DR., CTR 3  
ELMWOOD PARK

NJ 07407



*Elizabeth Maher Muoio*

ELIZABETH MAHER MUOIO  
State Treasurer





## Business Registration Certificate



### STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

**Taxpayer Name:** SPENCER SAVINGS BANK SLA

**Trade Name:**

**Address:** 34 OUTWATER LANE  
GARFIELD, NJ 07026-3868

**Certificate Number:** 0062284

**Effective Date:** September 01, 1966

**Date of Issuance:** May 29, 2019

**For Office Use Only:**

**20190529100938338**





GUDPA



Phil Murphy  
Governor

Sheila Oliver  
Lt. Governor

State of New Jersey  
Department of Banking and Insurance  
Division of Banking - Depositories  
PO Box 040  
Trenton, NJ 08625-0040

Marlene Caride  
Commissioner

Richard Mumford  
Acting Director of Banking

GOVERNMENTAL UNIT DEPOSIT PROTECTION ACT  
NOTIFICATION OF ELIGIBILITY

*SPENCER SAVINGS BANK, SLA*

The above noted public depository is eligible to act as a depository for public funds. This notification is based on information submitted in the certification statement filed in this Department for the period ending September 30, 2019.

As required in the Act and regulations, subsequent certification statements must be electronically filed in the Department as of March 31, June 30, September 30, and December 31 of each year and at such other times as the Commissioner may require.

This notification will be in effect until a new notification of eligibility is issued by the Commissioner or the Commissioner rescinds the notification of eligibility.

A handwritten signature in black ink, appearing to read "Marlene Caride".

Marlene Caride  
Commissioner

Dated: Friday, November 29, 2019

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## Insurance



NEW JERSEY MANUFACTURERS INSURANCE COMPANY WC 00 00 01A

Workers Compensation and Employers Liability Insurance Policy No. W19691-5-19  
Renewal of W19691-5-1B

NJTIN 221296609000

### INFORMATION PAGE

NCCI # 14400

**1. The Insured:** Spencer Savings Bank SLA

**Mailing Address:** 611 River Dr Center 3  
Attn: Human Resources Dept  
Elmwood Park NJ 07407  
Bergen

**Legal Status:** Corporation

**Other Workplaces:** See Extension of Information Page

**2. The policy period** is from 01/01/2019 to 01/01/2020 12:01 A.M. Standard Time at the Insured's Mailing Address.

**3. A. Workers' Compensation Insurance:** Part One of the policy applies to the Workers' Compensation Law of the states listed here:  
New Jersey

**B. Employers' Liability Insurance:** Part Two of the policy applies to work in each state listed in Item 3.A. The limits of our liability under Part Two are: Bodily Injury by Accident \$1,000,000 each accident Bodily Injury by Disease \$1,000,000 policy limit  
Bodily Injury by Disease \$1,000,000 each employee

**C. Other States Insurance:** Part Three of the policy applies to the states, if any, listed here:  
All States except ND, OH, WA, WY, NJ

**D. This policy includes these endorsements and schedules:**  
WC 00 04 06 A WC 00 04 21 D WC 00 04 22 B WC 00 04 24 WC 28 03 06 B WC 29 06 03

**4. The premium for this policy will be determined by our Manual of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit. (continued on another page)**

|                                   |        |
|-----------------------------------|--------|
| State Assessments & Surcharges \$ | 2,193  |
| Total Estimated Annual Premium \$ | 41,525 |
| Total Cost \$                     | 43,718 |
| Deposit Premium \$                | 3,974  |
| Minimum Premium \$                | 194    |

BUR FILE-140428

Countersigned December 10, 2018 at West Trenton, NJ

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Jose B. Guerrero (Chairman, President & CEO) was very proud to recently be honored with the David Sarnoff Award for Advocacy by the Asian-Indian Chamber of Commerce at the Sixth Annual N.J. Immigrants Entrepreneur Award. The award honors immigrant entrepreneurs making a difference in N.J.

*"One is not born  
into the world to  
do everything,  
but to do  
something."*

*~Henry David Thoreau*

# SPENCER SAVINGS BANK

Spencer Savings Bank is a full service, mutually owned and operated bank headquartered in Elmwood Park, N.J. The bank holds more than \$2.9 billion in assets, employs a team of nearly 300 banking professionals and operates 21 branches throughout New Jersey. Spencer has been an integral part of the local community and its economy for over a century and prides itself on being one of New Jersey's strongest and most trusted community banks. We offer an innovative, broad menu of banking products and services with competitive pricing, flexible options and local decision making. We combine this banking knowledge and expertise with a high level of personalized attention and care - always focused on prioritizing our customers' very specific, individual needs.

At the center of our continued growth and success is a set of beliefs and core values that serve as guideposts in all the bank's decision-making. We believe strongly in reinvesting our customers' deposits right back into the community, to improve their quality of life and ensure a brighter future for the entire local community. In doing this, Spencer makes various financial donations, partners and collaborates with a variety of local community organizations, encourages employee volunteer time and creates special programs to help low income communities. Strong relationships are created and nurtured with various groups all with the goal of making a real difference in people's lives and their children's lives.

Throughout the years, we have been grateful to be the recipient of numerous awards, often spotlighting our community service efforts. With a growing company and expanding customer base, one thing always remains constant - Spencer Savings Bank will always work hard to continue to build the best bank and community possible for our customers. It's the Spencer way.

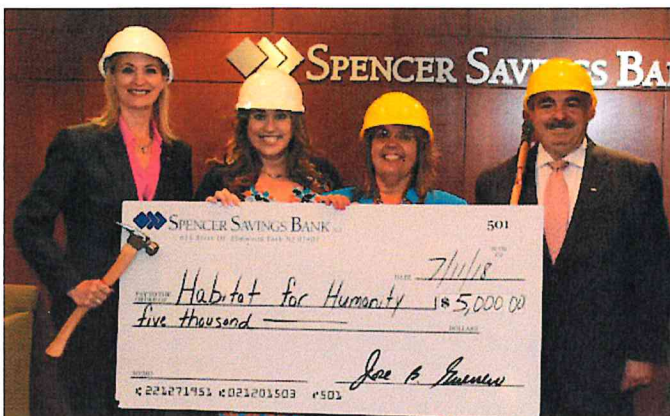


## Special Olympics Fundraiser

Spencer is proud to help change the lives of people with intellectual disabilities through the power of sports. These athletes are able to discover new strengths, abilities, skills and success - inspiring the world to open their hearts to a wider world of human talents and potential. We are proud to have raised over \$100,000, in almost a decade of support, for the Special Olympics. We continued our top three streak in most donations raised, \$17,500 in 2018. We work hard, but play hard too! Every year, you'll find us out on the field at MetLife stadium participating in their flag football tournament.

## Habitat For Humanity

Spencer has been a longtime supporter of Habitat For Humanity, a great organization that helps families achieve the dream of homeownership. Employees have spent many years participating in Habitat Build Days. In addition to this the bank makes a donation. In 2018, we continued to help Habitat give these families a "hand up" and made a \$5,000 donation.



## Financial Education

We believe strongly in education and sponsor and host a variety of programs aimed at helping our youth become brighter and more educated - in one way or another. Last year, we donated \$26,000 in our annual scholarship program to local students. (Over \$400,000 has been donated since we started the program years ago.) We also believe educating students on financial literacy is very important and sponsor a computer based program, in various schools, that teaches students about smart financial decision making, in a fun way. Other activities include participating in programs such as "Teach Children To Save Day", where we visit schools and actually teach students ourselves as well as hosting events and tours for schools wanting to visit the bank to learn more about its purpose and how it functions.



## Back To School Supply Drive

Last year, we partnered up with the Bergen Volunteer Center to host a school supply drive for disadvantaged and underserved children in the community. More than 250 school supplies were collected for the children. We believe every student deserves to have nice, fresh school supplies in preparation for the new learning year!



## Running For A Cause - 5k's

When the nice weather is out, you'll find the Spencer team running around your local town. We do this to support a variety of local nonprofits by sponsoring and participating in their 5K runs, all designed to raise money for their noteworthy causes. Check out our first Mud Run for the Garfield V.F.W. below!



## Comprehensive Behavioral Healthcare

Spencer made a \$10,000 donation to Comprehensive Behavioral Healthcare in support of improving mental health in the community. Donations help the organization sustain essential counseling and support services in the community.



## Movies Under The Stars

When the warm nights arrive, you'll find us hosting one of our most popular events for the community - our free family movie nights! In 2018, we sponsored 5 events in various towns. Funds raised, from selling items like freshly popped popcorn, are donated to partnering local organizations for their community support programs. We hope to see you outside at the movies this year!





### ***Elmwood Park Recreation Department***

Spencer made a donation for over \$6,000 to the Elmwood Park Borough Recreation Department in support of the city's team sports. They do a wonderful job of providing community through people, parks and programs! We're excited to support sports programs that really bring our youth together and offer lessons that reach far beyond the field.



### ***Eva's Village Support Hygiene Drive, Fund A Meal, Mock Job Fair***

Last year, we collected hundreds of hygiene products for the community over at Eva's Village. The organization provides food, shelter, medical care and supportive recovery services. We distributed the goodie bags when we visited to serve a hot lunch meal, as part of the "Fund A Meal" program we recently sponsored. Earlier in the year, employees also spent time coaching participants of their "Mock Job Fair" program to help them develop their job interview skills.



### ***Holiday Toy Drive***

We hosted our annual toy drive, spreading some holiday joy in the community. The team distributed toys to preschool students at the Paterson Family Center, founded by the New Jersey Community Development Corporation. The center provides children with a strong foundation for learning while also supporting families by providing after-school programming and family workers to connect parents with needed resources. Toys were also donated to the Bergen Volunteer Center via their "All Wrapped Up" holiday giving program which matches individuals and families in need with willing donors. Employees "adopted" several families and purchased specific items on their wish list.



### ***Sponsorships, Donations and Grants***

There is so much more we do! Last year, we donated over \$200,000 to a variety of local organizations. These include corporate sponsorships, donations, operating grants, etc. Our employees also spent hundreds of hours in volunteer time serving on committees and partnering with a variety of local community groups and nonprofits to assist them on their noteworthy projects. Together, we can make a difference!

