



News Release

FOR IMMEDIATE RELEASE:

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APPLE BANK TO OPEN NEW BRANCH OFFICE

18th Location Serving NYC's Populous and "Hip" Borough

BAY RIDGE, BROOKLYN, NY – JUNE 19, 2015 – Apple Bank today announced the upcoming opening of its newest branch office in New York City in Bay Ridge, Brooklyn, at 426 86th Street between Fourth and Fifth Avenues. The branch is scheduled to open for business on Monday, June 29 at 9:00 am. With this branch opening, Apple Bank now has 18 branches serving Brooklyn, New York City's most populous borough and now considered to be one of the "hippest" urban areas to live in the country.

The new full-service branch is located in the heart of the vibrant shopping district along 86th Street in Bay Ridge where numerous national, retail chain stores like TJ Maxx, The Gap, and Victoria's Secret are located along with the original Century 21 store. The 86th Street location is convenient to the R train station at 86th Street and Fourth Avenue as well as numerous city bus routes. The branch's regular business hours are Monday, Tuesday, Wednesday and Friday from 9:00 am to 4:00 pm, Thursday from 9:00 am to 6:00 pm and Saturday from 9:00 am to 1:00 pm.

Bay Ridge was first settled by the Dutch in the 17th century as a farming community and remained that way into the late 1800s. Due to its proximity to the water and dramatic views of New York Bay, the area attracted Danish and Norwegian sailors in the 19th and early 20th centuries. Until the early 1990s, Bay Ridge was a primarily Irish, Italian, and Norwegian neighborhood, but today, the community is made up of a wide range of ethnic groups including Russian, Polish and Lebanese. Most recently, many Middle Eastern and Arab Americans have

moved to Bay Ridge, making it a multicultural haven with diverse businesses, shops and restaurants.

James Matera, Executive Vice President of Apple's Consumer Banking Division, said, "Apple Bank is very pleased to now extend our branch network to the bustling Bay Ridge and 86th Street area where we can serve the banking needs of the community's diverse ethnic population. Our bank has been providing essential banking services to New York's neighborhoods for over 150 years with a community-focused, branch banking approach. We pride ourselves on getting to know the community leaders and the neighborhood residents personally – and that means understanding their needs, goals and concerns."

Apple Bank has also announced that Rosemary Vitale, a 10-year Apple Bank employee and long-time Staten Island resident, will become the branch manager at the new Bay Ridge location. Rosemary has been the branch manager at Apple's neighboring Bensonhurst, Brooklyn branch office on 18th Avenue and 67th Street. She was recently promoted to Vice President of the bank, and has been a branch manager at a number of different Apple locations in Manhattan, Brooklyn and on Staten Island in the past four years.

Rosemary has been active in local business initiatives on Staten Island and serves as the Vice President of the Richmond County Bankers Association. She is also active in various community organizations in Brooklyn, including the Federation of Italian Americans and the Chinese-American Federation.

Rosemary grew up on Staten Island and graduated from Tottenville High School. She is a licensed New York Life, Accident and Health Insurance agent. Rosemary resides in Staten Island with her husband.

About Apple Bank

Apple Bank, established in 1863, provides consumer and small business banking services in greater New York through its branch network and online banking service. Apple is the second-largest state chartered savings bank in New York State, with close to \$12 billion in assets and 78 branches located in the five boroughs of New York City, Long Island and Westchester. Visit us at www.applebank.com

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