



PEAPACK-GLADSTONE FINANCIAL CORPORATION

# FOCUSED ON

# THE CLIENT

2019 ANNUAL REPORT



SINCE 1921:

*A high-performing boutique bank, leaders in wealth, lending and deposit solutions, known nationally for unparalleled client service, integrity and trust.*

## OUR CORE PRINCIPLES

PROFESSIONALISM

CLIENTS FIRST

COMPETE TO WIN

INVESTED IN OUR COMMUNITY

ONE TEAM



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# FINANCIAL HIGHLIGHTS

(In thousands, except per share data)

Selected Year-End Data:	2019	2018	2017
Pre-Tax Income	\$ 66,122	\$ 57,720	\$ 54,307
Net Income	47,434	44,170	36,497
Total Assets	5,182,879	4,617,858	4,260,547
Total Deposits	4,243,511	3,895,340	3,698,354
Total Investment Securities	390,755	377,936	327,633
Total Loans	4,411,685	3,933,049	3,705,611
Total Shareholders' Equity	503,652	469,013	403,678
Assets under Management and/or Administration at Peapack-Gladstone Bank's Private Wealth Management Division (Market Value)	\$7.5 billion	\$5.8 billion	\$5.5 billion
Per Common Share:			
Earnings—Basic	\$ 2.46	\$ 2.33	\$ 2.07
Earnings—Diluted	2.44	2.31	2.03
Book Value	26.61	24.25	21.68
Financial Ratios:			
Net Interest Margin	2.63%	2.75%	2.80%
Return on Average Assets	0.99	1.02	0.89
Return on Average Common Equity	9.70	10.13	10.12
Regulatory Capital Ratios:			
Total Capital to Risk-Weighted Assets	14.20%	15.03%	14.84%
Tier 1 Capital to Risk-Weighted Assets	11.14	11.76	11.31
Common Equity Tier 1 Capital to Risk-Weighted Assets	11.14	11.76	11.31
Tier 1 Capital to Average Assets	9.33	9.82	9.04

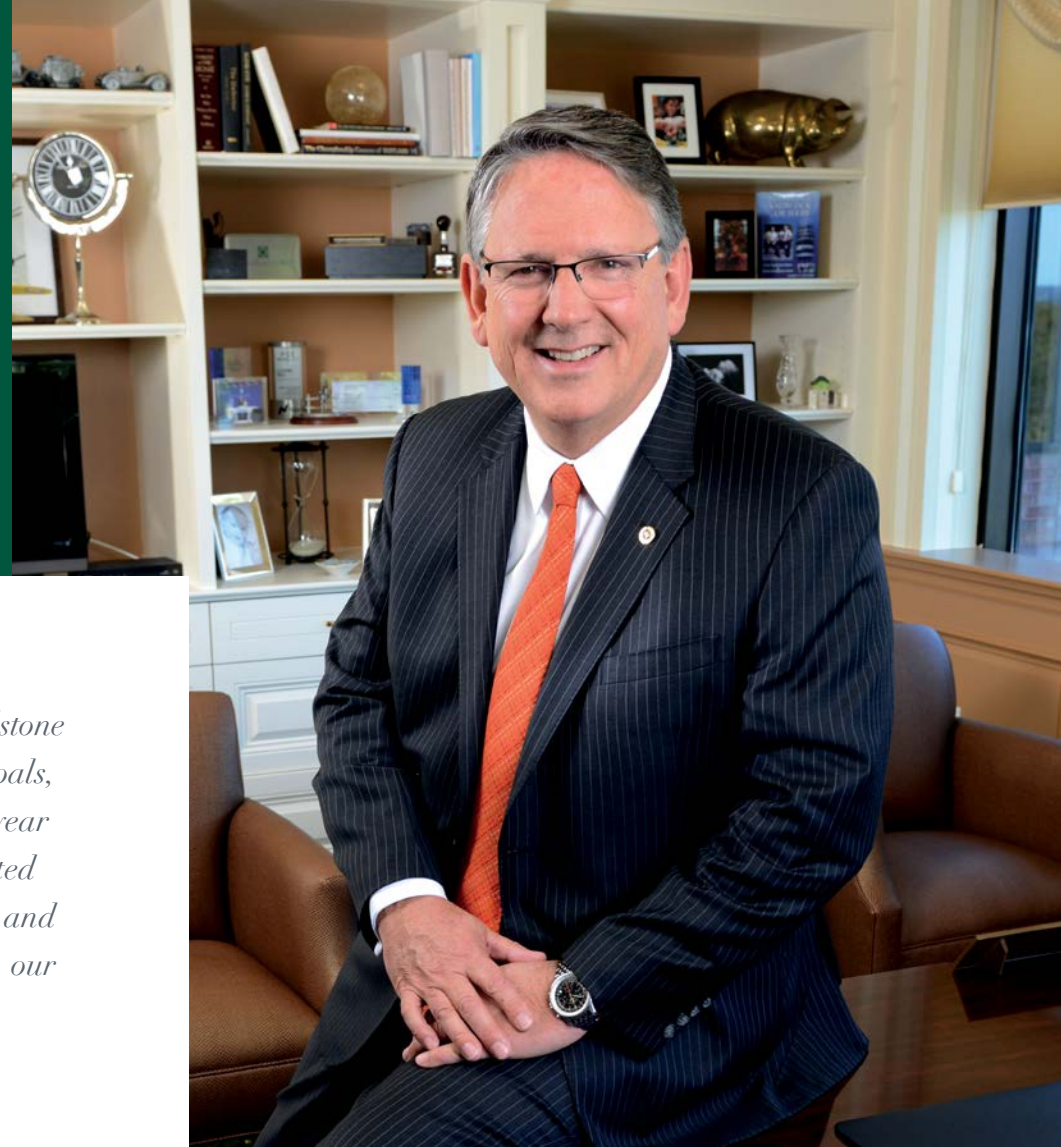
**\$2.44** { EARNINGS  
PER SHARE

**\$47.4M** { NET  
INCOME

**\$4.41B** { TOTAL  
LOANS

A MESSAGE FROM THE  
**PRESIDENT AND  
CHIEF EXECUTIVE OFFICER**

*On behalf of the talented and hard-working team of professionals at Peapack-Gladstone Bank, who are continuously focused on helping our clients achieve their financial goals, I am happy to report yet another record year of performance. This is the seventh year that we have delivered record results for our shareholders. For the year, we reported total revenue of \$175 million and pre-tax income of \$66 million, reflecting a 10% and 15% year-over-year increase respectively. In addition, due to favorable loan growth, our balance sheet grew 12% or \$565 million in 2019 to \$5.2 billion.*



**\$5.18B** { TOTAL  
ASSETS

**\$4.24B** { TOTAL  
DEPOSITS

**\$504M** { TOTAL  
CAPITAL

In 2019, Peapack Private, our wealth management division, grew assets under administration/assets under management (AUA/AUM) by 29% or \$1.7 billion to a record \$7.5 billion. Healthy market action, strong client inflows, and our acquisition of Point View Wealth Management in the third quarter contributed to this success. Our record levels in revenue, earnings, balance sheet size, and wealth management AUA/AUM are noteworthy. As was originally contemplated in our 2013 strategic plan, “Expanding Our Reach,” size, scale and diversified revenue streams have all contributed to these record levels

of achievement and attractive returns for our shareholders. Total fee income, including wealth management fees, grew 24% in 2019 and represented 31% of our Company’s total revenue for 2019, up from 28% for the prior year.

Unfortunately, our diluted earnings per share growth was adversely impacted by the New Jersey state tax increases, but still managed to grow 6% to \$2.44. Overall changes in our revenue mix, the composition of our balance sheet and the continued solid growth in our wealth management and

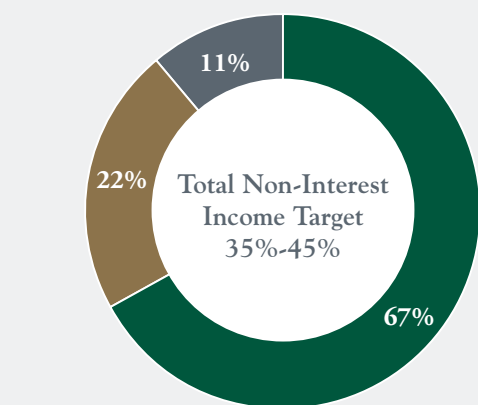
commercial banking businesses have allowed us to create considerable shareholder value.

Despite the increase in state taxes in 2019, over the past five years we have grown earnings per share at a compounded annual growth rate of 15% and our shares have appreciated 66.5%. This performance exceeds the broader NASDAQ and KBW NASDAQ bank indices.

I am proud of what our team has accomplished and believe our future for creating additional share value remains positive.

### Wealth Management and Commercial Banking Provide a Diversified Revenue Mix

Quarter Ended 12/31/2019



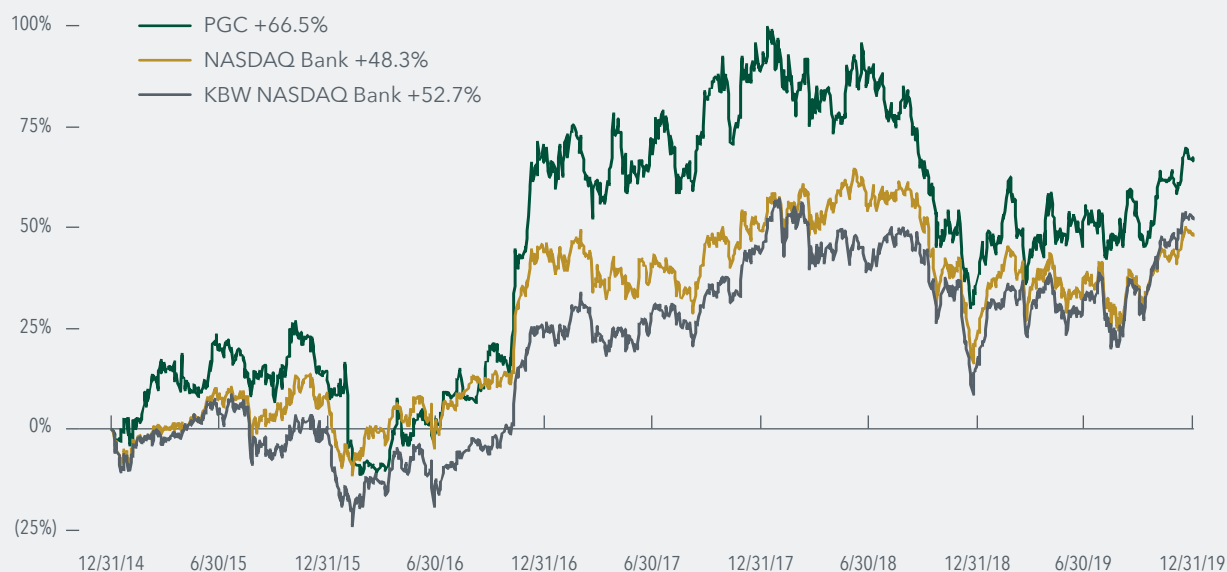
- Net Interest Income before Provision
- Wealth Management Fee Income
- Fees & Other Income<sup>1</sup>

<sup>1</sup>Includes SBA Income, Swap Income, Deposit & Loan Fees, Mortgage Banking, and BOLI

<sup>2</sup>Wealth Management Peers: UVSP – Univest Financial Corp., CATC – Cambridge Bancorp, BMTC – Bryn Mawr Bank Corp, WASH – Washington Trust Bancorp, and TMP – Tompkins Financial Corporation;

<sup>3</sup>TMP reflects data for the quarter ended September 30, 2019.

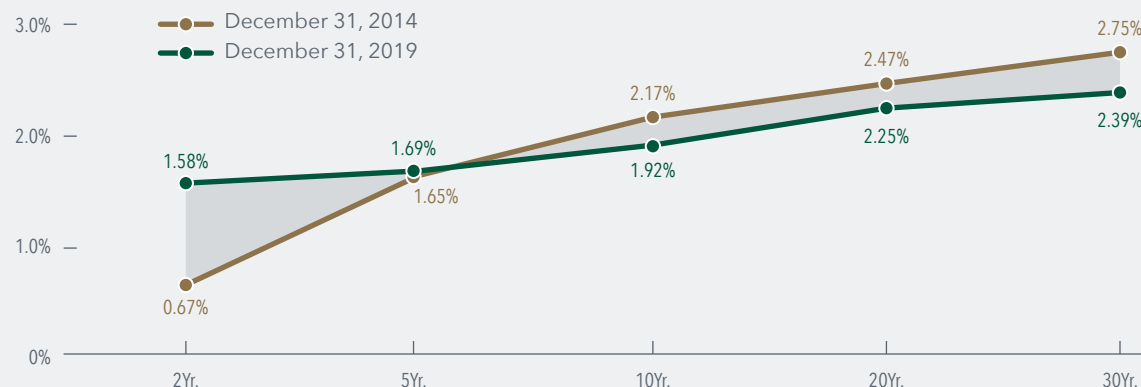
### Five-Year Comparative Stock Price Performance



Note: Market data as of December 31, 2019

Source: S&P Global Market Intelligence

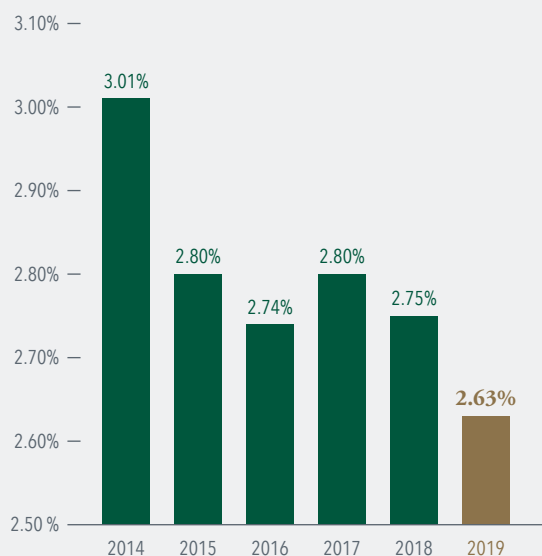
## Yield Curve Challenges



Source: S&P Global Market Intelligence



## Net Interest Margin



## FLATTENING OF THE YIELD CURVE HAS IMPACTED NET INTEREST MARGIN

In 2018, we navigated through four 25 basis point rate increases by the Federal Reserve, and we ended the year expecting two more. In 2019, we saw three 25 basis point reductions instead. We made thoughtful decisions on how to best manage through these rapidly changing market conditions. In the end, we were able to manage our interest rate costs through these reductions and substantially preserve our margin. Over the past two years, we have experienced tighter margins.

We are hopeful that rates have stabilized for 2020 and that gradual improvement can be achieved. As a commercial bank, we have significantly more floating rate loans, which positions us well should rates begin to move up. Over the past two years, of seven rate changes, we have proven our ability to quietly react by emphasizing the exceptional service that we provide. This, combined with sizeable wealth and other fee related revenues, provides a very resilient business model. Going forward, we believe a disciplined approach to pricing, growth, and a heavy focus on fee income will serve us well and deliver continued growth in share price appreciation.

## WE RECEIVED A NUMBER OF ACCOLADES IN 2019 THAT WERE NOT FINANCIAL, BUT SPEAK TO THE COMPANY WE HAVE BUILT

Our leadership team and I believe that continued positive financial results are due to a solid strategy and a great team of professionals. Our success resides with our team of talented individuals who are committed to a common vision and business strategy. At the end of 2019, we had approximately 450 full-time team members fully engaged in addressing the needs of our clients. This is our purpose as a company. When we launched our strategy “Expanding Our Reach” in 2013, we defined not only our purpose, but also our five core operating principles—Professionalism, Clients First, Compete to Win, Invested in Our Community, and most important, One Team. As a team, we hold ourselves accountable to these core principles, which are the foundation for everything we do. Our record financial performance is simply an outcome of the work we do every day on behalf of our clients. In 2019, there were several outside acknowledgments that speak to the character and culture of our company.

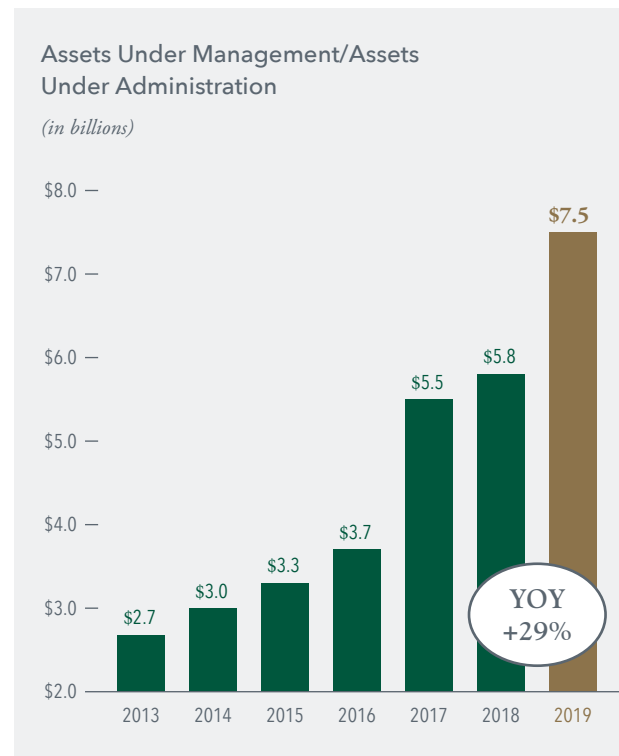
These included:

- Being recognized by American Banker as a “Best Banks to Work For 2019,” our second year in a row to receive this prestigious honor. The survey, taken by several hundred employees at random, revealed a 92% engagement rate. This is substantially above industry norms and reflects the commitment we have for each other and our clients.
- We were recognized by the Commerce and Industry Association of New Jersey (CIANJ) and Commerce Magazine for our approach to creating a great company.
- Lassus Wherley, a firm we acquired in 2018, was named a “2019 Best Places to Work for Financial Advisors” by InvestmentNews.
- Consistent with our core principle “Invested in Our Community,” we were named a CIANJ “Champion of Good Works” for helping Veterans. In addition, we held over 30 volunteer efforts throughout the year, contributing 1,600 hours of volunteer service—a record for our company.
- We received an investment grade rating of Baa3 from Moody’s in 2019. An investment grade rating for a bank our size is very rare. We received this rating based on our resilient business model, development, and execution of our transformative strategic plan, and the quality and depth of our leadership team.
- Residential loans to low- and moderate-income (LMI) census tracts reached 22%, while total LMI activity within our assessment area reached 35% in 2019. Our commitment to communities in need within our footprint is something we take very seriously and is an important objective.
- Finally, I am very proud of the fact that under our Chairman, Duff Meyercord, we were recognized in 2019 by Executive Women of New Jersey (EWNJ) for having three or more women on our Board of Directors.

## WEALTH MANAGEMENT GREW SIGNIFICANTLY IN 2019

As mentioned above, assets under management and administration reached \$7.5 billion at year-end, up 29% or \$1.7 billion from 2018.

In December 2018, the market experienced a severe 15% correction. While we expected a gradual market recovery during 2019, actions taken by the Federal Reserve to aggressively cut rates enabled the economic market to quickly reverse direction, generating strong stock prices. The healthy markets combined with record client inflows of \$750 million during 2019, contributed to the record results by our wealth management business. Finally, our success came as we welcomed Point View Wealth Management to the PGB family in September 2019. Led by David Dietze and Claire Toth, Point View added over \$350



million in assets under management, and substantially increased our existing presence in the Summit market. Wealth Management revenues now approach \$40 million and comprise 22% of total bank revenue. Our team of over 100 professionals help high-net-worth clients develop customized financial solutions aimed at helping them create, grow, protect, and ultimately transition their wealth to the next generation. Our high-touch approach is not susceptible to disintermediation and has significant barriers to entry.

From a strategic standpoint, we achieved several meaningful milestones during the year in our effort to modernize and integrate our acquired wealth management businesses. During 2019 we:

- Rebranded our wealth management business to Peapack Private Wealth Management.
- Integrated all portfolio managers and investing activities under one connected investment organization.
- Began the implementation of a new operating, technology and trading platform.
- Continued to build out our financial planning capabilities through staff additions and extensive use of leading-edge technology.
- Integrated Quadrant Capital Management (effective 01/01/2020) into Peapack Private. James Kearney and Jeffrey Fisher have both taken on expanded roles within our company. Jim has assumed the role of Head of Wealth Management enterprise-wide, and Jeff is Head of Investment Strategy. Both Jim and Jeff are very talented leaders, and I look forward to their continued contribution to expanding our wealth management business organically and through additional acquisitions.

## WE CONTINUE TO LOOK FOR COMPLEMENTARY WEALTH MANAGEMENT COMPANIES THAT WILL ADD SCALE, CAPABILITIES, AND GEOGRAPHIC REACH

John Babcock, President of Peapack Private, consistently engages in ongoing discussions with various firms regarding

joining forces. To date, we have successfully acquired five firms and look forward to continued acquisitions in the NJ-NY-CT market, and potentially to our south. We remain encouraged that there continues to be several firms that will meet our strategic objectives and that would be compatible with us culturally. We focus tremendously on combinations that together we know can deliver a better client experience. This approach to doing business continues to be attractive for firms seeking a better outcome than going it alone.

## COMMERCIAL PRIVATE BANKING CONTINUED ITS POSITIVE MOMENTUM

Within Commercial Private Banking, we have three divisions: Commercial Real Estate, Commercial and Industrial Lending, and Equipment Finance. Two years ago, our Commercial Real Estate business began holding real estate outstandings fairly flat, while focusing on new sources of fee income. In 2019, fee income beyond wealth management, grew by an impressive 49% or \$2.9 million. This growth was primarily driven by our loan level back-to-back swap program. The increased volume we experienced was directly correlated to the aforementioned decline in interest rates as borrowers sought to lock in on lower borrowing rates. Through this offering, we can book a floating rate loan at a constant spread, while the borrower pays a fixed rate over the life of the loan. This approach reduces our interest rate risk should rates begin to rise. In addition to interest rate swaps, our Small Business Administration (SBA) business generated a record \$2.1 million in fees in 2019, reflecting an increase of 31% over 2018's level. We are placing additional emphasis on SBA lending given the impact it has on small businesses within the communities we serve.

In March 2019, we successfully recruited Gregory Smith from a top-10 commercial bank competitor to head our Commercial Private Banking business. Eric Waser, who previously led this business, now heads our Investment Banking division, which was formally launched in March 2019. In a short period of time, Greg has made a strong impact and is focused on adding talent and gaining additional momentum. During the year, commercial lending (exclusive of the Equipment Finance business) grew by 12% or \$119 million to \$1.11 billion. The team also

generated deposits of \$102 million, which funded the majority of loan growth. We finished 2019 with a very solid pipeline of new business opportunities.

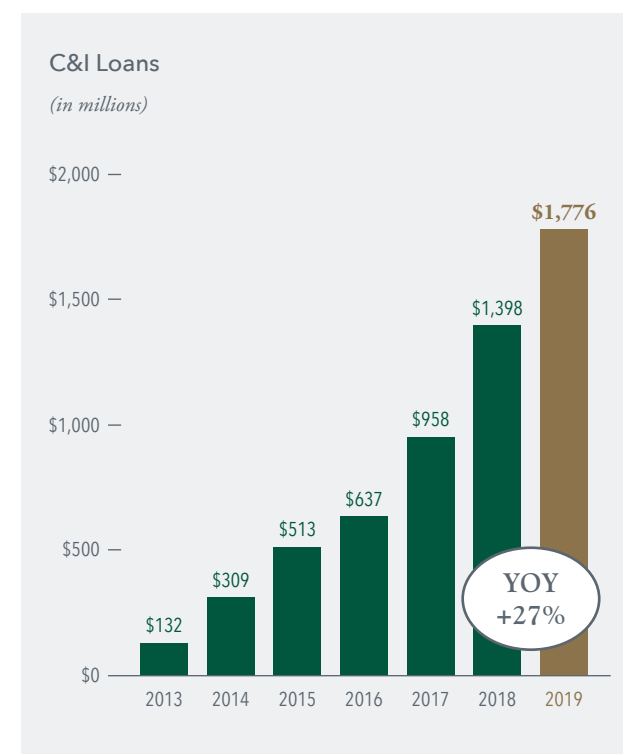
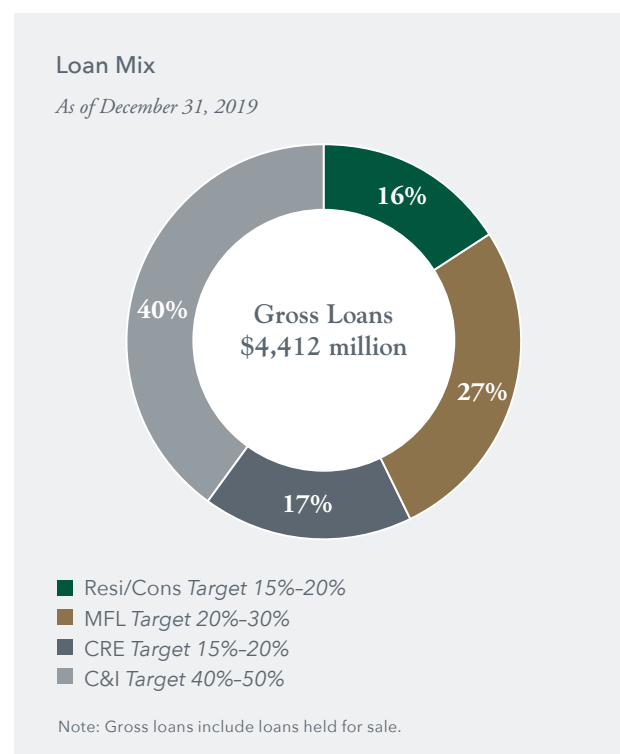
Peapack Capital, our Equipment Finance business, closed and funded \$315 million of new business and finished the year with approximately \$659 million in loans/leases outstanding. Our Equipment Finance and Leasing business gives us broad diversification in both collateral and geography and has become an important solution for our clients. In fact, lease finance has rapidly become a lead offering for the Bank and resulted in several new commercial banking clients.

Overall, the performance we had in commercial banking, including the increased fees associated with this business, exceeded expectations in 2019. During the year, we achieved

a diversified loan mix, which should provide consistent earnings through future economic cycles.

## IN 2019, WE ALSO CREATED A CHIEF RETAIL AND DEPOSIT SOLUTIONS OFFICER POSITION

In 2018, as rates began to rise in response to increased economic activity, the competitive landscape for retail, commercial, and municipal deposits increased considerably. In response, we created a senior-level leadership role to focus exclusively on deposits, specifically looking at product innovation, channel management, and pricing for retail, wealth, and commercial clients. After an extensive search, we successfully hired Rick DeBel, an accomplished and well-known leader in the NJ market. Rick is directly responsible for our retail distribution, Community Private Banking, and our Platinum Service,



Treasury Management, and Escrow Service teams. His leadership has already helped us successfully manage through three rate decreases in 2019. As we move forward, Rick and his team will focus on driving core deposit growth, which will contribute significantly to expanding our margin and creating additional shareholder value.

### **OUR PLATINUM SERVICE TEAM CONTINUES TO EXCEED CLIENT EXPECTATIONS**

Three years ago, we established a stand-alone deposit support team dedicated to providing exceptional “high-touch” client service. Our Platinum Service team has grown to over \$850 million in deposits. The team consistently goes above and beyond expectations for our clients. In addition to onboarding new business, the Platinum Service team has proven an effective platform to develop our next generation of bankers. To date, six bankers have rotated, or are scheduled to rotate, through this group by the end of 2020. This real-life on-the-job experience of providing an unparalleled client experience will help us develop future bankers.

### **WE RE-VALIDATED OUR BUSINESS MODEL IN 2019**

In early 2019, I attended a conference that focused heavily on the emergence of digital technologies and advancements in our industry. “Digital” is a broad term that includes: how clients interact with us; how we manage the key areas of our business; how we interface with our team, and; how we capture and leverage data to make sound decisions in relation to doing what’s best for our clients. During the year, there were a few large bank mergers that were principally driven to solve for the digital world of banking. Given how quickly our industry is migrating to more advanced digital solutions, we analyzed what this really meant to us. The biggest question was whether our clients would continue to appreciate our “high-touch” business model or would they opt for digital-centric solutions. Our work revealed that when it comes to managing substantial amounts of wealth, clients still prefer interaction with skilled bankers and advisors. Individuals and middle market companies show a strong preference to maintain a relationship with their bankers and advisors. Technology cannot replace human relationships.

For now, both businesses appear insulated from disintermediation brought about through digital. Based on our research, we believe that digital is not about “transformation,” but rather it’s about giving our people the tools they need to better serve our clients, through the channels and methods they desire. We are convinced, more than ever, that our private banking model is durable and will stand up to change. We are now focused on enabling client interaction in a more meaningful and flexible manner.

Over the next 18 months, we plan to roll out several new tools to support and enhance how we serve our clients.

### **HUMAN CAPITAL IS OUR MOST VALUABLE ASSET**

Over my career, I have discovered that people and culture are more important than anything else in driving a successful and thriving business. When we began our journey seven years ago, the idea of focusing on areas that were underserved by large mega banks has proven itself correct. As we grew larger and more geographically diverse, the risk that emerged was how to effectively retain and nurture our culture. Our Chief Human Resources Officer, Brydget Falk-Drigan, leads the charge in this regard. She and her team have done a great job, not only reinforcing our culture through training initiatives and the onboarding of new team members, but by also creating and supporting programs that enable our team members to help shape the culture of our company through a “culture committee” formed in 2019. Our culture is driven by active and open communication, which is done with regularity and transparency. Our Human Capital team has also developed company-wide succession plans and has implemented a talent management program to cultivate our next generation of leaders.

### **WE ARE FOCUSED ON THE FUTURE**

The current yield curve has become quite flat, and actually inverted at many points, and has put considerable pressure on margins in our industry. Despite this challenge, we are investing in digital solutions to enhance the client experience. Phase two will create back-office efficiencies and build actionable insights through robust data analytics. This forward-looking focus will enable us to compete in the future. I look forward to

sharing more about our digital progress in the years to come. As we all know, technology is constantly evolving, and as such, we expect that this will be a multi-year journey.

### **IN CONCLUSION**

We are now in the longest expansion ever in the United States. The stock market has continued to march on, and we expect low single-digit growth in 2020. Despite a highly volatile interest rate environment, 2019 was another year of growth and record profitability.

We believe that our business is sound and that the future looks prosperous.

In closing, I would like to thank our Chairman, Duff Meyercord, and our entire Board for their dedication and hard work. The Board’s guidance has been invaluable to me and the entire team.

Once again, thank you for your continued support.



**Douglas L. Kennedy**  
President & Chief Executive Officer

## SOCIAL AND GOVERNANCE HIGHLIGHTS

**95% of the Board of Directors are independent;**

2019 Awarded the Executive Women of NJ Corporate Board **Gender Diversity Award** recognizing PGFC for having **3 or more women directors**.

Supported over **285 charitable organizations** with over **\$400,000** and collection of tangible goods; over **430 employees** contributed over **1,500 volunteer hours**—nearly **100% participation** in over **30 activities**.

**Cultural Ambassador Committee** created in 2019 to sustain and evolve the corporate culture through ongoing communication, awareness, engagement and advocacy of Core Principles, Diversity and Inclusion, Volunteerism, Wellness and Employee fun.

**2019 and 2018:** Named a **'Best Banks to Work For'** by *American Banker*, and in 2019: Lassus Wherley named a **"Best Places to Work for Financial Advisers"** by *InvestmentNews*.

**55% of employee base is female;** 34.55% of SVP's and above are female (19/55).

HMDA loans to low- and moderate-income borrowers inside the Bank's assessment area as of June 30, 2019, **totaled 35.3%** of all loans originated.



## INVESTED IN OUR COMMUNITIES

*We proactively reinvest in the Communities with the greatest needs.*

*We encourage volunteerism, supporting organizations valued by our employees and clients.*

*We are generous in our financial support of local organizations.*

*We partner with local businesses and institutions to help them succeed.*

*We are proud to be known and recognized—locally and nationally—for our community involvement.*



# 285+

ORGANIZATIONS SUPPORTED

# \$410,000+

IN CHARITABLE DONATIONS

# 1,580+

HOURS OF COMMUNITY SERVICE

# 430+

EMPLOYEES PARTICIPATING





Alzheimer's New Jersey, Inc.  
 American Brain Foundation  
 American Cancer Society  
 American Civil Liberties Union  
 American Foundation for Suicide Prevention  
 American Heart Association  
 American Red Cross  
 America's Grow-a-Row  
 AMISTAD Mission  
 Arc of Monmouth  
 Armenian American Health Professionals Organization  
 Autism NJ  
 Bedminster Charities  
 Bedminster Township PTO  
 Bergen County Bar Foundation  
 Bernards High School  
 Bernards High School Home and School Association

Bernardsville Library Foundation  
 Big Brothers Big Sisters  
 Binnacle House  
 Black Theater Group  
 Borough of Califon  
 Borough of Chatham  
 Borough of New Providence  
 Borough of Peapack and Gladstone  
 Boy Scouts of America  
 Boy Scouts of America Patriots' Path Council  
 Boy Scouts of America Troop 228  
 Bridges Outreach, Inc.  
 Brooke's Bears  
 Building for the Arts  
 Califon Fire Company  
 Cancer + Careers, CEW Foundation  
 Cancer Hope Network  
 Cancer Support Community Central NJ

Center for Holocaust, Human Rights & Genocide Education  
 Central Jersey Housing Resource Center  
 Chabad of Hunterdon County  
 Chester Lions Club  
 Chester PTO  
 Christian Brothers NJ Institute  
 Christian Health Care Center Foundation  
 Church of St. James  
 CohnReznick Foundation  
 Commerce and Industry Association of New Jersey  
 Community Foodbank of NJ  
 Community Foundation of New Jersey  
 Community Hope  
 Community in Crisis  
 Community Options  
 Community Service Association of New Providence  
 Concord Singers

Court Appointed Special Advocates of Morris & Sussex Counties  
 Covenant House  
 Cure SPG47, Inc.  
 Dance for the Cure  
 Deirdre's House  
 Development Wing, Inc.  
 Devereux Foundation  
 Doctors Without Borders  
 Don Bosco Preparatory High School  
 Dr. Michael E. Weinthal Scholarship  
 Drew McLachlan Memorial Fund  
 ECLC Foundation  
 Educational Foundation of the Chesters  
 Ellie Reynolds ALS Foundation  
 Employment Horizons  
 Essex County Court Appointed Special Advocates  
 Essex Fox Hounds  
 Eva's Village, Inc.



*“I value that I work for an organization that supports and encourages employee volunteering. Spending the afternoon volunteering at Mercer Street Friends Food Bank was rewarding and, at the same time, a good team building experience for our office. We spent time together outside of our usual roles and gave back to an organization which has provided food for those in need in our local community for many years.”*

**Catherine Fedor**  
Vice President and Underwriter

#### Family Promise

Far Hills-Bedminster First Aid Squad  
Fairleigh Dickinson University  
Feeding America  
Fellowship Senior Living  
Fighting Children’s Cancer Foundation  
Focusing Philanthropy, Inc. Fortnightly  
Club of Summit Foundation of New  
Jersey Institute  
of Technology  
Freedom House Foundation  
Friends of Califon Island Park  
Friends of Jacobus Vanderveer House  
Friends of Kemmerer Library  
Friends of the Bernardsville Shelter  
Fund for Women’s Equality  
Gain Capital  
Geriatric Services, Inc.  
Gill St. Bernards School  
Girl Scouts Heart of New Jersey

#### Girls on the Run NJ East

Gladstone Equestrian Association  
Grace Point Church  
Great Swamp Watershed Association  
Greater Newark Enterprises Corporation  
Green Village Fire Department  
Guild of Clinton  
Habitat for Humanity Newark  
Habitat for Humanity of Greater Newark  
Head for the Cure  
Healing the Children NJ Inc.  
High Bridge Fire Department  
Holland Christian Home  
Homeless Solutions  
Housing Partnership for Morris  
County, Inc.  
Housing Professionals of New Jersey  
Human Rights Campaign  
Hyssop Housing, Inc.  
Independent College Fund of New Jersey

#### Israel Sports Exchange

Jersey Battered Women’s Service, Inc.  
Jewish Community Center of Somerset,  
Hunterdon & Warren Counties  
Junior Achievement of New Jersey  
Junior League of Morristown  
Junior League of Summit  
Kent County Community Food Pantry  
Kiwanis Club of the Chathams  
Knights of Columbus  
Knights of Columbus Parcells  
Council 2086  
Lake Hopatcong Foundation  
Lebanon Township Memorial Park  
LifeCamp  
Madison Rotary Club Foundation  
Madison Square Boys & Girls Club, Inc.  
March of Dimes  
Market Street Mission  
Masonic Charity Foundation of NJ



Masterwork Chorus  
 Matheny Medical and Educational Center  
 MAYO Performing Arts Center  
 Memorial Sloan Kettering Cancer Center  
 Mendham Borough Police PBA  
 Civic Association  
 Mendham Borough School District  
 Mendham Township Library  
 Mental Health Association of Essex and  
 Morris, Inc.  
 Mercer Street Food Bank  
 Metropolitan YMCA of the Oranges, Inc.  
 Michael J. Fox Foundation  
 Middle Valley Community Center  
 Montclair State University  
 Morris Arts  
 Morris County 4-H Association  
 Morris County Bar Association  
 Morris County Chamber of Commerce  
 Morris County Chapter No. 081 of the  
 Barbershop Harmony Society

Morris County Organization for  
 Hispanic Affairs  
 Morris Growth Con  
 Morris Habitat for Humanity  
 Morristown and Morris Township  
 Library Foundation  
 Morristown High School  
 Morristown Partnership  
 Music in the Somerset Hills  
 Musuyanama  
 Navy Seal Foundation  
 New Hope Community  
 New Jersey Audubon Society  
 New Jersey Cemetery Association Inc.  
 New Jersey Citizen Action Education Fund  
 New Jersey State Chamber of Commerce  
 New Jersey State Golf Association  
 New Providence Business  
 Professional Association  
 New Providence EMS  
 New Providence Fire Department

New Vernon Volunteer Fire Department  
 Newark Regional Business Partnership  
 Newark Renaissance House, Inc.  
 NewBridge Services, Inc.  
 NJ Sharing Foundation  
 North Hunterdon Education  
 Foundation, Inc.  
 North Jersey Friendship House, Inc.  
 NORWESCAP  
 Nourish NJ  
 Padre Pio Prayer Group  
 Paper Mill Playhouse  
 Partnership for Maternal & Child Health  
 of Northern NJ  
 Peapack-Gladstone Fire Company  
 People for Animals  
 Pipes of Christmas  
 Plainfield Queen City Historic Walk/Run  
 for Life  
 Planned Parenthood of Northern, Central  
 & Southern NJ

Planned Parenthood of Southeast PA  
 Planned Parenthood of the Great  
 Northwest and the Hawaiian Islands  
 Police Bike Unity Tour  
 Portfolio Evaluations, Inc.  
 Pottersville Volunteer Fire Company  
 Prevention Point Philadelphia  
 Punjabi Chamber of Commerce  
 Radiant Community Athletic Productions  
 Raritan Headwaters  
 Raritan Valley Habitat for Humanity  
 Rawhide Rescue  
 Reading Is Fundamental  
 Regional Catholic High Schools  
 Rescue Mission of Trenton  
 Rider University  
 RISE  
 Ronald McDonald House Charities  
 New York Tri-State Area, Inc.  
 Rotary Club of the Mendhams



Rothsman Institute Fairleigh  
 Dickinson University  
 Sacred Heart University  
 Salvation Army Core  
 Sarah's Fight for HOPE Foundation  
 Schiff Natural Land Trust  
 Senior Resource Center of NJ  
 Several Sources Shelter  
 Somerset County 4-H Association  
 Somerset County Park Foundation  
 Somerset County YMCA  
 Somerset Hills Ice Hockey  
 Association, Inc.  
 Somerset Hills Little League  
 Springpoint Senior Living Foundation  
 St. Bartholomew Church  
 St. Gregory's Pantry  
 St. Joseph Social Service Center  
 St. Jude Children's Research Hospital  
 St. Mark the Evangelist Church

St. Patrick's Day Parade of Morris, Inc.  
 St. Patrick's Roman Catholic Church  
 St. Stephen the Protomartyr Antiochian  
 Orthodox Church  
 St. Vincent Academy  
 Statewide Hispanic Chamber of  
 Commerce of NJ  
 Stone Soup Leadership Institute  
 Suburban Chamber of Commerce  
 Summit Area Red Cross  
 Summit Helping Its People  
 Summit Junior Fortnightly Club  
 Susan G. Komen Foundation  
 Table to Table, Inc.  
 Teams for Kids Foundation  
 Tewksbury First Aid & Rescue Squad  
 Tewksbury Historical Society  
 Tewksbury Land Trust  
 Tewksbury Trail—Oldwick Bridal Path  
 Assoc., Inc.

The Leaguers  
 The Seeing Eye  
 Trenton Rescue Mission  
 Tri-County Scholarship Fund  
 Trinitas Health Foundation  
 Tulane University  
 U.S. Equestrian Team Foundation  
 Union County Economic Development  
 Corporation  
 Union County Fatherhood Initiative  
 Coalition, Inc.  
 United Way of Hunterdon County  
 United Way of Northern New Jersey  
 Valley Hospital  
 Vantage Health System  
 Veterans Affairs New Jersey Health  
 Care System  
 Vision Loss Alliance of New Jersey  
 Visiting Nurse Association of  
 Somerset Hills

Volunteer Lawyers for Justice, Inc.  
 Voorhees High School Education  
 Foundation  
 Washington Township Community Events  
 Organization  
 Watchung Hills Elks Lodge #885  
 West Morris Central High School Softball  
 West Morris Central Wolfpack  
 Football Club  
 Wharton Institute  
 Willowood Foundation  
 Women in Need in NYC  
 YMCA Trenton  
 Yogi Divine Society of NJ, Inc.



OUR CLIENT  
**TESTIMONIALS**

Since 1921, we have partnered with local businesses and institutions to help them succeed.



# CRATERS & FREIGHTERS

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*“Peapack-Gladstone Bank has been our bank since we opened our doors in 2001, and what stands out the most is how our bankers listen to us. Hamilton and his team have fostered a relationship built on listening and suggesting solutions we may not even be thinking about, not only at a business level, but at a personal level. The team understands our needs, not just today, but for tomorrow as well.”*

ROBERT POIRIER, CO-OWNER



Founded in 1990, Craters & Freighters is a pioneer and leading expert in specialty packaging, crating and shipping. The company serves residential and business customers in all sectors including telecommunications, electronics, medical equipment, aerospace, biotechnology and heavy machinery. The New Jersey office opened in 2001 and serves New York, Brooklyn, Queens, Staten Island, and Northern and Central NJ, striving to meet custom shipping needs with consistent, high-quality professional packaging and worldwide transportation services.

HAMILTON SILVA, RETAIL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

# VILLA RESTAURANT GROUP

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*"It has been a pleasure getting to know the team at Peapack-Gladstone Bank. They are a great partner that understands our needs and helps us fulfill our objectives. Their dedication to their clients is evident as we work alongside one another to reach our goals."*

VILLA RESTAURANT GROUP



Founded in 1964, Villa Restaurant Group has grown from one pizzeria located in New York City to a business with three channels: Core Brands its original concepts, Venue Division its food halls and airport development, and 40North which represents its full-service division. Villa's success has been driven by its people, its culture to succeed, and its ambition to deliver a great guest experience.

LISA GALLO-CONKLIN, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK



# HATTERAS PRESS

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*“Hatteras is thrilled with the relationship we’ve developed with Peapack-Gladstone Bank. We feel their philosophy and values are very similar to our own. Their ability to support our needs, large and small, support our team with great expertise and resources, all while maintaining a high-level of service, is very important to us and our success moving forward.”*

CHARLIE DUERR, OWNER/FOUNDER AND BILL DUERR, PRESIDENT



Founded in 1983, Hatteras Press is a visual communications company that offers a wide range of print-based marketing solutions, including direct mail, marketing collateral, retail signage and graphics, packaging, event and environmental graphics, and customized client portals. Hatteras is a privately held, family-owned business with 280 full-time employees, working out of a manufacturing headquarters in Tinton Falls, New Jersey, and a sales office in New York City. The company maintains Forest Stewardship Council (FSC®) chain-of-custody certification, providing solutions for its clients that utilize paper sourced from responsibly harvested forests, as well as paper with higher post-consumer recycled content. Certified as a U.S. Small Business under SBA 8(a) guidelines, Hatteras provides clients with a boutique service, while having significant firepower in equipment, technology and human capital.

RONALD ANDERSEN, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

## NORRIS MCLAUGHLIN, P.A.

*“When we were shopping around for a new lending and deposits partner, Bill Gascoigne and his team won us over in a big way. Their professionalism and understanding of our industry are key factors that made the decision to join the Peapack-Gladstone Bank family an easy one. Not only were they able to negotiate favorable lending terms for lines of credit, but Bill has shown a steadfast commitment to building a personal, lasting relationship with our firm, that speaks volumes about why the Bank has earned our business.”*

JOHN N. VANARTHOS, ESQ., CHAIRMAN

Norris McLaughlin, P.A., is a mid-sized, regional law firm that serves the legal needs of businesses and families in New Jersey, New York, and Pennsylvania. Boasting a team of 130 attorneys practicing in more than 25 legal disciplines and industry-focused groups, Norris McLaughlin is uniquely positioned to represent a wide range of client segments, including middle-market companies, Fortune 500 corporations, and private individuals and families. Once a humble, two-man practice on Main Street in Somerville, NJ, Norris McLaughlin is widely recognized as the largest law firm in Somerset County and one of the top firms in the State. In response to the changing needs of its clients and the business community, the firm has expanded its geographic reach by merging with like-minded firms in New York City (1999), and the Lehigh Valley in PA (2009), now delivering multi-practice legal solutions to the Tri-State market of NJ, PA and NY.

**WILLIAM GASCOIGNE, HEAD OF PROFESSIONAL SERVICES, PEAPACK-GLADSTONE BANK**



*The Norris McLaughlin, P.A. team (Note: Not all attorneys pictured)*

## OUR COMMUNITIES MATTER

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*“Peapack-Gladstone Bank’s client service is one of the best in the industry. Their offering of customized solutions for our complex business needs allowed Our Communities Matter to transition from a housing-based company to a market-based company. The Bank’s products and services, and the team’s ability to tailor those services, will be a great benefit to our new ventures.”*

GEORGE B. GORE, BOARD PRESIDENT

Based in Plainfield, New Jersey, Our Communities Matter provides a bridge between medical and community services, and community growth. Its programs allow its neighborhoods to create and operate locally based services, designed to enhance the quality of life of the individuals within the community. OCM’s goal is to create a higher level of locally provided and controlled medical services. The organization assists in developing courses, including presenting alternatives to traditional training methods, that will allow for meaningful employment and economic community growth for underserved groups.

AMY MESSLER, RETAIL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

## ELLEN ROLLER AND PAUL SELVER

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*“We were looking for financial advisors who would treat their relationship with us as more than simply business. We were looking for people who were committed to taking the time to work with our entire family; sharing the knowledge needed to participate fully in defining our financial objectives, and to implementing strategies to achieve those objectives in a thoughtful way. We found them at PGB. Our team of advisors combines personal warmth with great expertise. They go beyond the extra mile to establish a personal connection with our family, to help us make wise decisions about our financial future, and to produce results that are consistently on target.”*

ELLEN ROLLER AND PAUL SELVER, PEAPACK PRIVATE WEALTH MANAGEMENT  
CLIENTS SINCE 2015

WENDY O'REE, WEALTH ADVISOR, PEAPACK PRIVATE WEALTH MANAGEMENT



*Pictured with their children, Adam, Katelyn and Max and the family dog, Tess*

# WHARTON INSTITUTE FOR THE PERFORMING ARTS

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*“For several years, Peapack-Gladstone Bank has been the main financial partner of the Wharton Institute for the Performing Arts, and the specific, non-profit expertise of its team has been key in expanding and deepening our professional relationship. More specifically, our banker, Joseph Serzan, alongside his team members, Ana Risoli and James Stadtmueller, has been extremely helpful to our organization, ensuring that we achieve our financial strategic goals.”*

ROBERT HAMBURGER, PRESIDENT OF THE BOARD OF TRUSTEES; HELEN H. CHA-PYO, ARTISTIC DIRECTOR; AND PETER H. GISTELINCK, EXECUTIVE DIRECTOR

The Wharton Institute for the Performing Arts is New Jersey’s largest non-profit performing arts education organization, serving over 1,500 students of all ages and abilities through a range of classes and ensembles, in three different programs. In addition to the renowned New Jersey Youth Symphony and its ensembles, based in New Providence, NJ, programs include the Paterson Music Project, an El Sistema-inspired program that uses music as a vehicle for social change, by empowering and inspiring children through the community experience of ensemble learning, and playing in its hometown of Paterson. The Performing Arts School, based in Berkeley Heights, NJ, offers 500 private lessons and group music and theatre classes each week, ensuring there is something for everyone of all ages and abilities, beginning with early childhood music classes for toddlers.

JOSEPH SERZAN, WEALTH ADVISOR, PEAPACK PRIVATE WEALTH MANAGEMENT

# ROGER MUMFORD HOMES

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*“After reviewing term sheets from multiple lenders for our Fortune Square project, we decided to proceed with Peapack-Gladstone Bank, based on their reputation for responsive, efficient and innovative service. My experience with Marc Magliaro and his team, from term sheet through closing, proved seamless. In addition, and as part of the process, Marc arranged for a Bank professional to precisely explain a creative financing option that resulted in an extremely attractive permanent rate. I would recommend Peapack-Gladstone Bank without reservation.”*

ROGER MUMFORD, OWNER



Fortune Square is Roger Mumford's latest exciting enhancement to Red Bank's West Side renaissance. The project was inspired by visionary T. Thomas Fortune and his home, Maple Hall, a national historic landmark since 1976, and recently designated National Site for Journalism. Fortune is considered by many to be the bridge to the modern civil rights movement and became the first black publisher. The Fortune Square luxury apartments are located to the rear of Maple Hall, a masterfully rehabilitated 19th century French mansard style structure that now serves as a cultural center to advance education, advocacy, human relations and journalistic integrity. The theme and architectural detail of Maple Hall were incorporated into the exterior design elements of Fortune Square.

MARC MAGLIARO, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK



## MONMOUTHCARES

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*“We were not actively looking for a new bank, but after a chance meeting with Joseph Serzan, our interest was piqued because he showed a sincere desire to help us. He took the time to learn about our organization, asked all the right questions, and had all the right answers. We realized Peapack Private Wealth Management had exactly what we needed, and Joe and his team helped us to manage our switch. They even took the time to explain to our Board of Directors and staff why it was important to move our financial relationship. We have never had such a good partnership with a so-called ‘vendor.’ We wouldn’t even use that word!”*

KATHY COLLINS, EXECUTIVE DIRECTOR

MonmouthCares provides comprehensive care management for families with children who have emotional and behavioral challenges, and may also have developmental disabilities, substance use, and/or physical health challenges. The organization creates “teams” with affected families that include concerned family members and professionals who know the youth. Together, they create plans for each individual that address 12 life domains. MonmouthCares arranges for the services and resources to implement each plan and works with each “team” until everyone feels their needs are met and that they can manage the created plans on their own. The care management program at MonmouthCares serves almost 900 families and is provided at no charge, through dedicated funds provided by the State of New Jersey.

JOSEPH SERZAN, WEALTH ADVISOR, PEAPACK PRIVATE WEALTH MANAGEMENT

# MOMENTUM SOLAR

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*“The bankers and financial services professionals at Peapack-Gladstone Bank have been fantastic advisors and partners to our company. From day one, their team has adopted a client-focused approach to banking, and we appreciate the team’s commitment to our company’s success.”*

SUNG LEE, CHIEF FINANCIAL OFFICER AND MANAGING PARTNER



Momentum Solar is a vertically integrated home solar company with over 1,500 employees and operations in seven states. Momentum Solar provides homeowners with a cleaner, more cost-effective and reliable source of electricity and manages the entire process from a fully customized solar system design, to installation and system energization. Founded in 2009, Momentum Solar has been recognized as the largest privately held residential solar company in the U.S. by annual installed volumes and serves customers in New Jersey, New York, California, Pennsylvania, Connecticut, Texas and Florida.

FRANK D'ALTO, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

## PABLO'S GARAGE, LLC

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*“Peapack-Gladstone Bank and its Equipment Finance Group, Peapack Capital, were very flexible with structuring our loan, and their quick response time to everything that went into the process was extremely helpful. Both are important to a company like ours, in relation to scale and smooth operations. They took the time to understand our business, and we consider them to be a valued partner and advisor.”*

PABLO J. UMANSKY, OWNER

Pablo's Garage, LLC is redefining personal transportation by providing the perfect vehicle for clients for every aspect of life. As a start-up car sharing business representing the future of mobility, its fleet of vehicles features the best of over 15 car brands, with all-inclusive memberships and worry-free driving freedom.

FRANK D'ALTO, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK  
RICHARD JOHNSTON, DIRECTOR OF CAPITAL MARKETS, PEAPACK CAPITAL

# HARRINGTON CONSTRUCTION

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*“We started with a local community bank that was very gracious to us, but as our business grew, we realized that we needed professional commercial banking advisors. We interviewed three financial institutions and were immediately impressed with the team from Peapack-Gladstone Bank. Philip J. Bowers, Stu Vorchheimer and Doug Kennedy were just what we were missing.”*

JOHN HARRINGTON, OWNER



Harrington Construction was founded in 1958 by William Harrington, as a small general contracting and paving company. The company has grown into one of Morris County's most recognizable contracting firms. Led by second generation owner, John Harrington, Harrington Construction has manifested to encompass multiple site development divisions. Through John's vision, Harrington Construction has grown to employ over 125 people, performing their specialized disciplines in site development, residential and commercial paving, highly detailed masonry, and landscape design/build services.

PHILIP J. BOWERS, IV, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

# D'ARTAGNAN

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*“Our company has grown dramatically over the past decade and is now well positioned to augment this organic growth through strategic acquisitions. After careful consideration we selected the Investment Banking division at Peapack Private to assist us with our strategy. The commitment to creating value and the passion for putting the client first are principles that we have in common. We consider the Investment Banking team, led by Kevin Bodnar, to be a trusted partner in the evolution and execution of our strategic vision. Together, we are identifying uniquely targeted opportunities that will be mutually beneficial and fuel continued success.”*

ANDY WERTHEIM, PRESIDENT

Since its founding in 1985, D'Artagnan has remained dedicated to putting only the finest meats on the tables of American gastronomes. At the vanguard of the farm-to-table movement, the company is the leading purveyor of foie gras, game meat, organic poultry, pâtés, sausages and smoked delicacies in the nation. For more than 30 years, D'Artagnan has been committed to free-range, natural production and sustainable, humane farming practices. The company partners with small farms and ranches that have strict standards to never use added antibiotics or hormones, so that it can offer the best-tasting, conscientiously raised meat possible. D'Artagnan is passionate about quality from the farm to the fork, which is why its products hold pride of place in professional and home kitchens alike. D'Artagnan believes food raised right, tastes better.

KEVIN BODNAR, HEAD OF CORPORATE ADVISORY, INVESTMENT BANKING, PEAPACK PRIVATE

# LITTLETON PARK JOYCE UGHETTA & KELLY LLP

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*“Our relationship with Peapack-Gladstone Bank began during a time when our current provider was not able to meet our needs and expectations as an entrepreneurial professional services business. Peapack-Gladstone Bank has assembled a responsive team that has taken the time, skill and effort to make our firm their top priority. We know that Peapack-Gladstone Bank is fully invested in our success.”*

MESSRS. YONG JIN PARK, ROBERT L. JOYCE, JAMES C. UGHETTA AND  
ROBERT J. KELLY, FOUNDERS



Littleton Park Joyce Ughetta & Kelly LLP (LPJUK) represents corporate clients in complex litigation across the country. The firm’s attorneys are experienced, hands-on trial lawyers, seasoned appellate advocates, and national litigation managers, who work with a network of the finest local counsel throughout the United States and internationally.

**WILLIAM GASCOIGNE, HEAD OF PROFESSIONAL SERVICES, PEAPACK-GLADSTONE BANK**

# PLAINFIELD COUNTRY CLUB

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*“We pride ourselves on offering an unrivaled experience and have found that Peapack-Gladstone Bank has that same pride. The attention to detail and responsiveness of our private banker throughout the lending process as we renovated our clubhouse was exceptional. We offer a special experience at PCC and working with a financial institution with a similar reputation and commitment to excellence is important to us.”*

KAREN LARKEN, CHIEF FINANCIAL OFFICER

Founded in 1890, Plainfield Country Club enjoys a revered reputation, offering world-class golf, premier racquets, swimming and entertainment facilities, along with an unrivaled experience. Famous for its world-renowned Donald Ross golf course, the Club has recently been restored by leading golf architect, Gil Hanse. PCC has one of the largest racquets’ programs in New Jersey, offering extensive tennis, paddle and squash programs; along with a state-of-the-art aquatic facility for the entire family. Its turn-of-the-century clubhouse offers indoor and outdoor fine dining on the highest point in Middlesex County, overlooking New York City and the Watchung mountains.

DEBORAH HEINS, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

# DAWN CENTER FOR INDEPENDENT LIVING

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*“As a nonprofit agency, DAWN Center for Independent Living values the specialized services that Peapack-Gladstone Bank provides. We particularly appreciate the investment guidance they offer, as well as the personalized and responsive service we receive. They continue to check in to inquire on how they are meeting our financial needs and are always readily available to address them in a timely manner.”*

CARMELA SLIVINSKI, EXECUTIVE DIRECTOR

DAWN Center for Independent Living, Inc. is a grassroots, consumer-driven and consumer-controlled nonprofit organization promoting self-direction in order to create, expand, and implement equal-access opportunities by and for people with disabilities. DAWN is one of 11 Centers for Independent Living (CILs) in New Jersey emerging from the Rehabilitation Act of 1973, and one of nearly 500 CILs nationwide. DAWN has been in operation since 1997, and currently serves over 3,000 individuals and families annually.

JOSEPH SERZAN, WEALTH ADVISOR, PEAPACK PRIVATE WEALTH MANAGEMENT



# MARSHALL WEINERMAN REAL ESTATE

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*“Our partnership with Peapack-Gladstone Bank started in 2014 and has grown extensively over the years. In addition to our multiple lending relationships, we maintain our operating accounts at PGB, and we use the Bank’s escrow product for our tenant security accounts. The solutions the Bank offers, and the service our bankers provide, are perfect for our needs.”*

SCOTT ROSENSTEIN, SENIOR VICE PRESIDENT

Marshall Weinerman Real Estate is a New Jersey-based real estate company with a portfolio of 35 properties, specializing in acquisitions, development and property management for hotels, shopping centers, office and multi-family buildings in NJ, New York and eastern Pennsylvania.

DEBORAH HEINS, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

# PACON MANUFACTURING

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*“I have been managing banking relationships for over 30 years, and have never seen a bank, or more appropriately a team, respond to our circumstance the way Peapack-Gladstone Bank and Peapack Capital did. They are incredibly nimble, but at the same time, very sophisticated in their approach. Banks will sell you on the concept of exceptional service, of understanding you as a customer, but for this Bank, it’s not a sales tool, it’s a way of doing business. We are fortunate to have found Peapack-Gladstone Bank, and look forward to growing our business with them!”*

MIKE SHANNON, CHAIRMAN



Founded in 1949, Pacon Manufacturing produces medical devices and consumer products as a contract manufacturer. Recently, the company’s focus has been on the growing wipes market, using its years of experience in handling roll goods to become a leader in the field. Pacon is known for its ability to innovate, engineer solutions, and deliver those solutions on time. These skills have made Pacon a key supplier to many of the large consumer goods companies in the wipes business today.

ERIC WONG, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK  
RICHARD JOHNSTON, DIRECTOR OF CAPITAL MARKETS, PEAPACK CAPITAL

## MORRIS ANIMAL INN, INC.

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*“Recently, we were seeking financing to expand our business to a second location. After speaking to several banks, we chose Peapack-Gladstone Bank. From the beginning, they listened to our needs and customized a loan that was perfect for us. Our banking experience has been friendly and appreciated, from the branch tellers to the CEO. The Morris family/Morris Animal Inn, Inc. are excited about joining the Peapack-Gladstone Bank family. We look forward to a long and positive banking relationship for many years to come.”*

WALTER H. MORRIS, PRESIDENT

Founded in 1960, Morris Animal Inn, Inc. is an internationally recognized pet care facility. The ultra-modern facility is designed with amenities one would expect from a five-star hotel. Special features include outdoor play areas, climate control with air purification systems, soft natural lighting, skylights and background music in every room, and back-up generators and systems in place to assure every guest's safety. Morris Animal Inn, Inc. prides itself on providing the highest level of pet care services by an exceptional staff, trained and certified through highly respected educational programs.

PETER CIRIGNANO, COMMUNITY PRIVATE BANKER, PEAPACK-GLADSTONE BANK

# PRIMETAC ACQUISITION

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*“Our experience working with Peapack-Gladstone Bank was fantastic. As a Private Equity Investor, we typically bring in our own lending relationships when acquiring a new platform and have a very high bar for maintaining the incumbent lender. However, as soon as we met the PGB team, we knew we had a great potential lending partner, eager to continue working with a business they had supported for years. Not only did the Bank offer a creative and competitive financing proposal, but the team’s intimate knowledge of Primetac’s business and deep relationship with the selling shareholders facilitated a smooth transaction and post-closing transition process. We appreciate PGB’s continued support of Primetac and look forward to working with them on other transactions at Akoya.”*

PAT RILEY, AKOYA CAPITAL



Akoya Capital and Tecum Capital Partners own Primetac Acquisition, a leading U.S.-based importer and contract manufacturer of pressure sensitive tapes and stretch films. Primetac offers wholesale distributors a relentlessly quality-oriented solution for carton sealing tape applications. The company’s innovative approach to quality control has been developed in-house over 15 years and has resulted in a unique, high shear line of tapes and cast stretch films. Primetac offers all three adhesive technologies for carton sealing: water-based acrylic tapes with the highest adhesive coat weights in the industry, synthetic hot melt rubber adhesive with exceptional shear for recycled fiberboard, and solvent natural rubber tapes for the most demanding applications.

LISA GALLO-CONKLIN, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

## CENTURY FASTENERS CORP.

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*“Peapack-Gladstone Bank is a true partner to Century Fasteners and takes an active interest in helping us grow our business. After working with large global banks for many years, it has been a pleasure working with the down-to-earth people at Peapack-Gladstone Bank, who take communication to a new level of responsiveness. They are engaged and responsive in understanding and addressing our concerns. They are proactive in reaching out to understand our objectives and creative in offering solutions that will help us grow our business.”*

CENTURY FASTENERS CORP.

Founded in 1955, Century Fasteners Corp. is an ISO9001: 2015 and AS9100D certified company and a value-added Master distributor of fastener and non-fastener products, which include military, commercial and electronic components. The company represents a broad spectrum of the world's most prominent quality manufacturers and has over 100,000 different part numbers in stock. Century Fasteners Corp. stocks and distributes products to aerospace, military and defense, medical, automotive, industrial, telecom, electronic and commercial manufacturers.

RONALD ANDERSEN, COMMERCIAL PRIVATE BANKER, PEAPACK-GLADSTONE BANK

# OUR SOLUTIONS

## ALL BANKING SHOULD BE PRIVATE BANKING

### PEAPACK PRIVATE

Peapack Private is comprised of several business units and subsidiaries that, collectively, provide comprehensive financial, tax, fiduciary and investment advice and solutions to individuals, families, privately held businesses, family offices, and not-for-profit organizations.

#### PEAPACK PRIVATE WEALTH MANAGEMENT\*

(Bedminster, Fairfield, Morristown, Princeton and Teaneck, NJ)

#### PEAPACK PRIVATE FAMILY OFFICE SERVICES

(Morristown, NJ)

#### PEAPACK PRIVATE SUBSIDIARIES

- **Lassus Wherley** (New Providence, NJ and Bonita Springs, FL)  
An SEC Registered Investment Adviser and Peapack Private Firm
- **Murphy Capital Management** (Gladstone, NJ)  
An SEC Registered Investment Adviser and Peapack Private Firm
- **PGB Trust and Investments of Delaware** (Greenville, DE)  
A Delaware-chartered trust company
- **Point View Wealth Management** (Summit, NJ)  
An SEC Registered Investment Adviser and Peapack Private Firm

**Through these divisions and subsidiaries, Peapack Private advises on and provides:**

- Discretionary Investment Management Services—both proprietary investment management as well as access to high-quality third-party investment managers in UMA or SMA accounts
- Personal Financial Planning
  - » Retirement, Estate, Cash Flow and Investing
  - » Wealth Preservation and Transfer Strategies
  - » Insurance and Risk Management
  - » Personal and Fiduciary Tax Accounting, Advice, Planning
  - » Charitable Giving
  - » Education Planning
- Trust and Fiduciary Administration as Trustee, Co-Trustee or Agent for Trustee
- Estate Settlement Administration as Executor, Co-Executor or Agent for Executor

- Custodial and Safekeeping Services
- Planning and Advice on a Variety of Complex Issues for Public-Company Executives
  - » Retirement Plan Issues
  - » Stock Option Strategies
  - » Deferred Compensation Plans
  - » Tax and Financial Aspects of Employment Contracts
- Short-Term Liquidity and Treasury Management Solutions
- Mortgage Lending and Banking Solutions
  - » Residential Financing for Primary and Secondary Residences and for Investment Properties
  - » Lines of Credit Secured by Marketable Securities
  - » Structured Credit Accommodations
  - » A full suite of checking and money market deposit accounts

*\*Non-deposit investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, Peapack-Gladstone Bank; and are subject to investment risks, including possible loss of the principal amount invested. Registration of an Investment Adviser does not imply any level of skill or training.*

#### INVESTMENT BANKING

The Investment Banking division provides independent, unbiased and objective advice to middle market companies and their owners. The advice-led approach includes:

- Mergers and Acquisitions Advisory Support, including coordinating the preparation for and executing of the sale or acquisition of a business
- Evaluation and Assistance with Accessing Alternative Capital Markets
- Evaluation of Strategic Alternatives to Maximize Shareholder Value while Achieving Ownership's Financial and Non-Monetary Goals and Objectives
- Customized Structured Finance Solutions including cash flow, enterprise value, leveraged, and asset-based lending

### PEAPACK-GLADSTONE BANK

#### COMMERCIAL PRIVATE BANKING

##### COMMERCIAL BANKING

Advice-Led approach that includes:

- Value Added Financing for Short-, Medium- and Long-Term Requirements
- State-of-the-Art Treasury and Cash Management Solutions
- Assistance with Developing Legacy Objectives
- Development of Succession Plans
- Evaluation of Debt Capacity

##### Community Banking

- Revolving Working Capital Lines of Credit\*\*
  - Owner-Occupied Commercial Mortgages
  - Equipment Term Loans\*\*
  - Business Expansion Loans\*\*
  - Letters of Credit
  - Loans Secured by Marketable Securities or Brokerage Accounts
  - New Jersey Economic Development Authority Loans
  - Small Business Administration (SBA) Loans—*SBA Preferred Lender*
    - » SBA 7(a) Loans
    - » SBA Express Program
    - » SBA 504 Loan Program
  - Small Business Lines of Credit
- \*\*Online application available

##### Professional Services Group

The Professional Services Group at Peapack-Gladstone Bank has an expertise in banking professional firms including law, accounting, engineering, and architectural firms, and their partners and clients. We offer professional firms peace of mind and the expertise of one private banking team, dedicated to providing solid guidance, advice and holistic solutions.

## Treasury Management

- Collection Solutions
  - » ACH Origination
  - » Integrated Lockbox
  - » Merchant Services
  - » Mobile Deposit
  - » Remote Deposit
  - » Vault Solutions
- Payment Solutions
  - » ACH Origination
  - » Card Solutions
  - » Online Bill Pay
  - » Web Initiated Domestic and Foreign Wire Transfers
- Liquidity and Management Solutions
  - » ACH Debit Block
  - » BAI Reporting
  - » Checking Account Sweep
  - » Insured Liquidity Sweep\*
  - » Mobile Banking
  - » Online Escrow Management and IOLTA/IOLA
  - » Online Reporting and Account Management
  - » Positive Pay Fraud Protection
  - » Zero Balance Accounts

*\*Funds participating in the PGB Insured Liquidity Sweep Account are deposited into deposit accounts at participating banks, which are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 for each category of legal ownership, including any other balances you may hold directly or through other intermediaries, including broker-dealers. The total amount of FDIC insurance for your account depends on the number of banks in the program. If the balance in your account is greater than the FDIC insurance coverage in the program, any excess funds will not be insured. Please read the Program Terms and Conditions carefully before depositing money into the program and for other important customer disclosures of information. To assure your FDIC coverage, please regularly review banks in which your funds have been deposited and notify your bank immediately if you do not want to allocate funds to a particular bank or banks.*

## COMMERCIAL REAL ESTATE

- Multi-Family Lending
- Investment Property Lending: Multi-Tenant-Office, Medical, Retail and Industrial Properties

## PEAPACK CAPITAL

Peapack Capital is a subsidiary of Peapack-Gladstone Bank that provides asset finance and equipment leasing solutions, specializing in mid- to large-scale transactions that help our clients' businesses grow and succeed.

### Industry Niches:

- Transportation—Heavy Duty Trucking, Marine, Business Aviation, Rail, Logistics
- Industrials—Automotive, Utilities, Telecom, Energy, Construction, Chemicals
- Manufacturing—Technology, Machine Tools, Consumer Products Packaging, Plastic Extrusion
- Healthcare—Diagnostic Imaging, Medical Testing, Radiation Therapy, Surgical
- Information Technology—Servers, PCs, Networking Equipment, Switches, Software

### Products:

- Capital, Synthetic, Operating, TRAC and Split-TRAC Leases
- Taxable and Tax-Exempt Lease Structures
- Capex Financing for New and Used Equipment
- Sale/Leaseback of Existing Equipment
- Secured Revolvers, Term Debt and Balloon Financing Structures

## RETAIL PRIVATE BANKING

- ATM Banking, including surcharge-free through the Allpoint network
- Certificates of Deposit
- Checking, Savings and Money Market Accounts
- Coin Machines
- Credit and Debit Cards
- Direct Deposit
- Extended Branch Hours at select locations
- IRA Solutions
- Mobile Banking with Mobile Deposit
- Night Deposit
- Online Account Opening
- Online Appointment Scheduling
- Online Banking, E-Statements, Bill Pay and Interbank Transfers
- Online Check Reorder
- Safe Deposit Boxes

- Consumer Lending
  - » Home Equity Fixed-Term Loans
  - » Home Equity Lines of Credit
  - » Overdraft Lines of Credit
  - » Liquid Secured Loans
  - » Vehicle Loans
- Mortgage and Retail Lending
  - » Private Mortgage Banking Jumbo Products
  - » Adjustable-Rate Mortgages
  - » Fixed-Rate Mortgages
  - » Affordable Housing Loan Program
  - » FHA Mortgages
  - » Construction—Permanent Mortgages
- Brokerage Services through PGB Financial Services\*\*
  - » Annuities
  - » Brokerage
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Not FDIC Insured	No Bank Guarantee	May Lose Value
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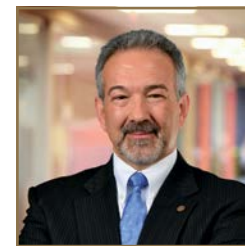
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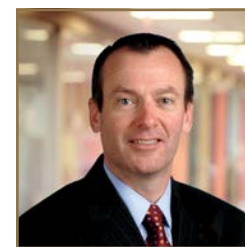
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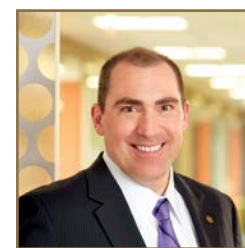
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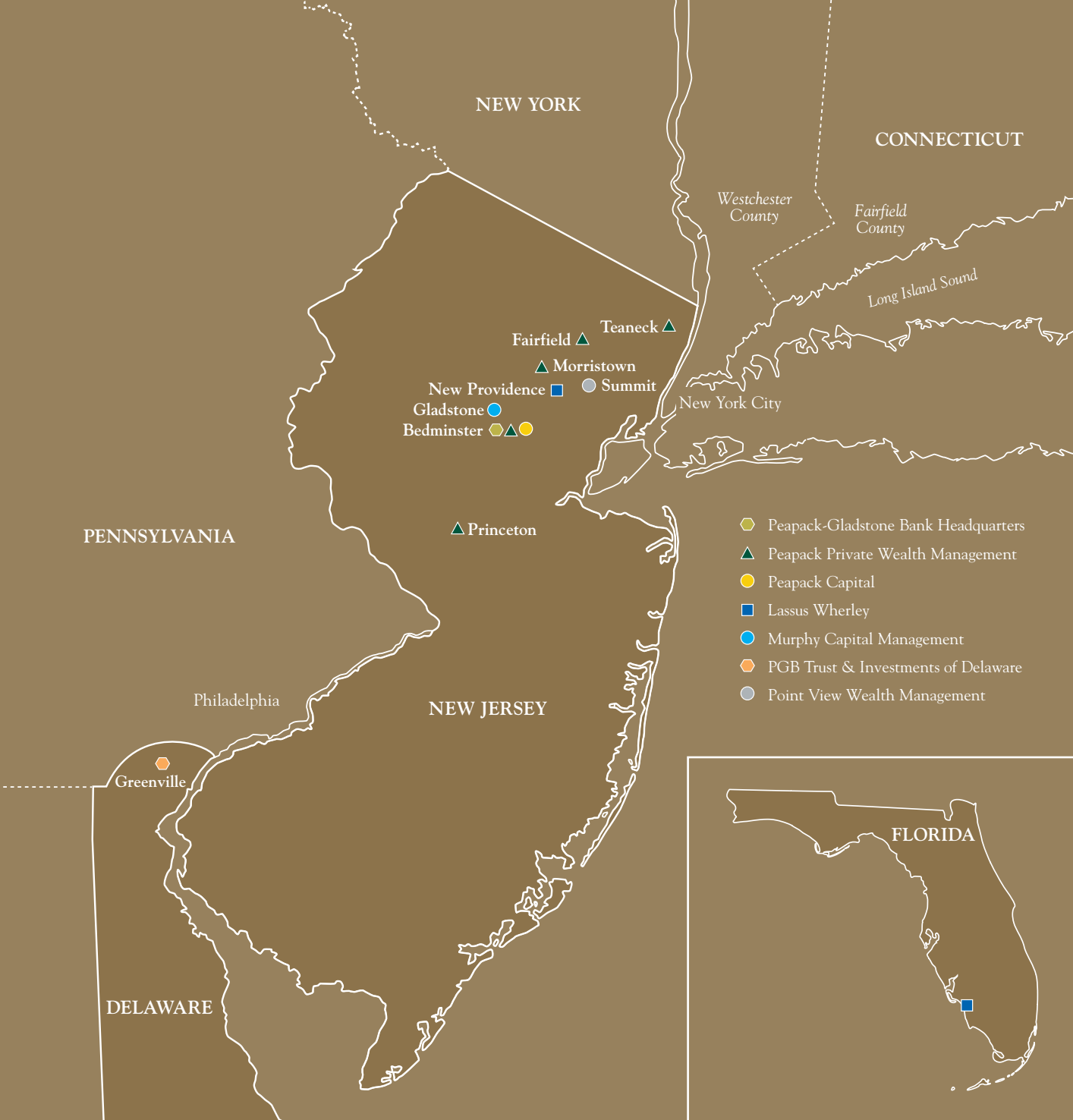
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- Chester, NJ
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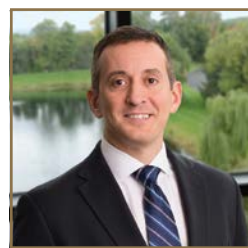
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## Stock Listing

Peapack-Gladstone Financial  
Corporation common stock  
is traded on the NASDAQ  
Global Select Market under the  
symbol PGC.

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## Annual Meeting

The Annual Meeting of  
Shareholders of Peapack-  
Gladstone Financial Corporation  
will be held VIRTUALLY ONLY  
on May 5, 2020 at 10:00 a.m.  
To be admitted, please visit:  
www.meetingcenter.io/294680479  
and join as a “guest” or “share-  
holder.” Shareholders must enter  
the control number found on  
their proxy card and use pass-  
word: **PGC2020**. Guests/  
non-shareholders will not  
have the option to vote shares,  
or ask questions.

If you hold your shares through  
an intermediary, a bank or broker,  
you must register in advance.  
To register, you must submit your  
name, email and proof of legal  
proxy, reflecting Company  
holdings, to Computershare.  
Registration requests must be  
labeled as “Legal Proxy” and  
received no later than 5:00 p.m.,  
EST, on **April 29, 2020**.  
Direct registration requests to  
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an image of your legal proxy to  
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