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# Warren County

# FINANCIAL DIRECTORY

## Business Information Center

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FUNDING FOR THE BUSINESS INFORMATION CENTER MADE POSSIBLE THROUGH A RURAL BUSINESS ENTERPRISE GRANT FROM THE UNITED STATES DEPARTMENT OF AGRICULTURE.

### Warren County Regional Chamber of Commerce

10 Brass Castle Road Washington, NJ 07882

Ph: 908.835.9200 Fx: 908.835.9296

[www.warrencountychamber.org](http://www.warrencountychamber.org)

Email: [info @warrencountychamber.org](mailto:info@warrencountychamber.org)

# FINANCIAL DIRECTORY

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## BANK OF NEW YORK

**Email** JBARANAUSKAS@BANKOFNY.COM  
**Web Site** www.bankofny.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
SBA 7(a) Loan Guaranty	Certified	Joseph J. Baranauskas
Lines of Credit		Vice President, Manager
Term Loans		908-852-2770
Commercial Leasing		908-852-0569 Fax
Commercial Mortgages		
Letters of Credit		

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## COMMERCE BANK

**Email** john.shave@yesbank.com  
**Web Site** www.commerceonline.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
SBA 7(a) Loan Guaranty	Preferred	John Shave
Commercial Mortgages	Preferred Express	(908) 850-1872
Term Loans		
Preferred Express Lines of Credit		

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## FIRST HOPE BANK

**Email** info@firsthope.com  
**Web Site** www.firsthope.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
SBA 7 (a) Loan Guaranty	General Lender	Charles Luszczyk, Vice President,
Lines of Credit		Commercial Lending
Term Loans		908-459-4121 x 4102
Commercial Leasing		
Commercial Mortgages		
Letters of Credit		

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**FLEET BANK**

**Email** N/A  
**Web Site** www.fleet.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
SBA 7(a) Loan Guaranty	Certified	Tinna Elrod
Lines of Credit	Preferred	908-852-5200
Term Loans	Community Express	908-852-2162 Fax
Commercial Leasing		
Commercial Mortgages		
Letters of Credit		

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**HUDSON CITY SAVINGS BANK**

**Email** N/A  
**Web Site** N/A

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
Residential and Consumer Loans Only	N/A	Jill Ostenski, Branch Manager 908-852-5900 908-852-6746 Fax

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**INTERSTATE NET BANK**

**Email** scelestino@isnbank.com  
**Web Site** www.isnbank.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
		Salvatore, Caestino 908-213-3237 908- 213-2959 Fax

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**NEWTON TRUST**

**Email** ebirsner@newtontrust.com  
**Web Site** www.newtontrust.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
SBA 7 (a) Loan Guaranty	Express	Sam Tolley, Vice President Commercial Loan Officer
Lines of Credit		973-300-4323
Term Loans		973-579-1730 Fax
Commercial Leasing		
Commercial Mortgages		

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**PNC**

**Email** N/A  
**Web Site** www.pnc.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
SBA 7(a) Loan Guaranty	Certified	Roman E. Andrach
Lines of Credit	Preferred	Vice President & SBA Officer
Term Loans	Express	973-575-1953
Equipment Leasing		973-575-5652 Fax
Commercial Mortgages		
Letters of Credit		

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**SKYLANDS COMMUNITY BANK**

**Email** rheigl@skylandscombank.com  
**Web Site** www.skylandscombank.com

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
SBA 7(a) Loan Guaranty	Certified	Robert L. Heigl, Vice President
Lines of Credit		908-850-9010 ext. 145
Term Loans		808-850-8525 Fax
Commercial Leasing		Alternate contact: Michael VanHouten,
Commercial Mortgages		Credit Officer ext. 141.
International Services		

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**SUMMIT FEDERAL SAVINGS & LOAN**

**Email** N/A  
**Web Site** N/A

<b>Business Financing</b>	<b>SBA Status</b>	<b>Contact</b>
Residential Loans Only	N/A	James A. Miller, Vice President
		908-689-0700
		908-689-3047 Fax

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**TRI-CO FEDERAL CREDIT UNION**

**Email** N/A  
**Web Site** www.tricofcu.com

**Business Financing** **SBA Status** **Contact**  
Residential, Consumer and N/A Gerald T. Reiner  
Commercial Loans for eligible Assistant Vice President  
members. Senior Business Lender  
888-391-7991  
973-895-6756  
973-328-3061 Fax

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**VALLEY NATIONAL BANK**

**Email** N/A  
**Web Site** www.vnb.com

**Business Financing** **SBA Status** **Contact**  
SBA 7(a) Loan Guaranty Certified James Barnett,  
Lines of Credit Term Loans Preferred Business Development Officer  
Equipment Leasing Express 215--262-8279  
Commercial Mortgages Letters  
of Credit

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**WACHOVIA**

**Email** dorothy.pensaniello@wachovia.com  
**Web Site** www.wachovia.com

**Business Financing** **SBA Status** **Contact**  
SBA 7(a) Loan Guaranty Certified DJ Pesaniello  
Lines of Credit Preferred Assistant Vice President  
Term Loans 908-835-2574  
Commercial Leasing 908-689-7920 Fax  
Commercial Mortgages  
Letters of Credit

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**WASHINGTON MUTUAL**

**Email** N/A  
**Web Site** N/A

**Business Financing**  
SBA 7 (a) Loan Guaranty  
Lines of Credit  
Term Loans  
Commercial Mortgages

**SBA Status**

**Contact**  
Donna Halbaric  
908-656-9611

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