

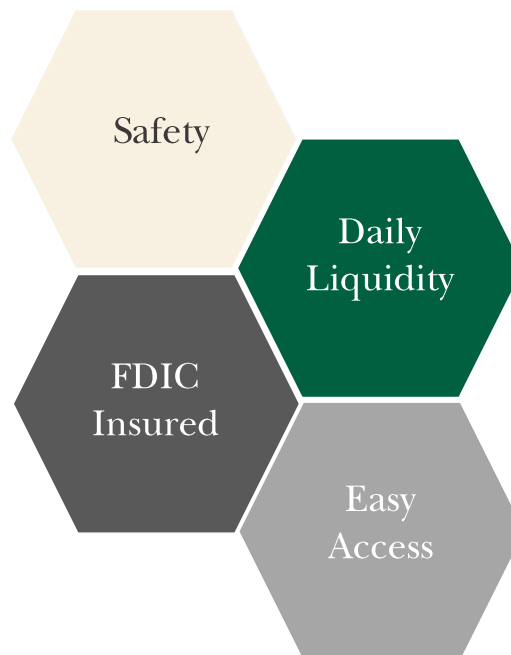


SAFETY – SECURITY - LIQUIDITY

At Peapack-Gladstone Bank, we are committed to helping you protect your deposits, especially during times of market volatility. The PGB Insured Liquidity Sweep* program is the most flexible, multi-million-dollar FDIC insured cash management solution available. The PGB Insured Liquidity Sweep program provides you with access to a network of US banks that, together, can offer millions of dollars in FDIC insurance coverage and daily liquidity. The PGB Insured Liquidity Sweep program is an ideal cash sweep option for anyone seeking safety, security and liquidity.

Benefits

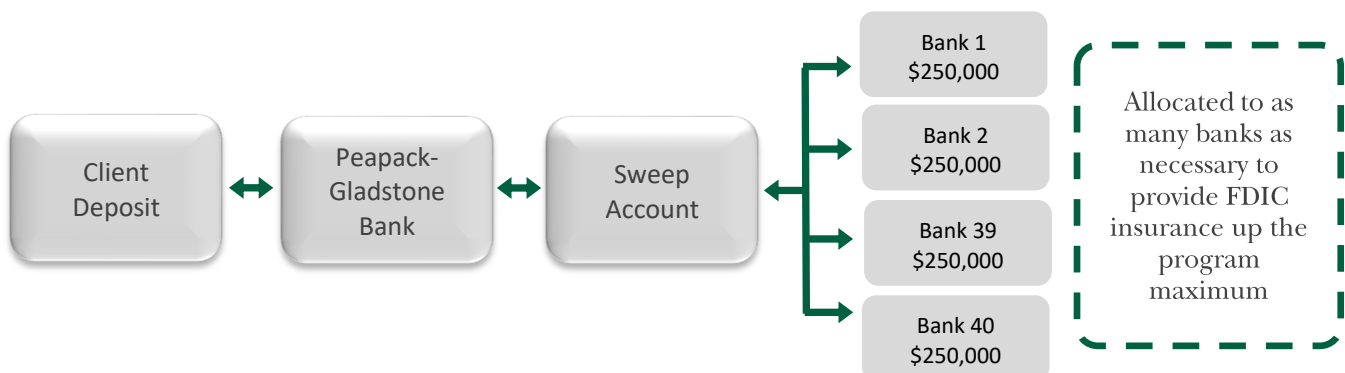
- FDIC insurance eliminates the risks associated with money fund investing
- Diversification of deposits among FDIC insured banks reduces overall exposure



- Millions in FDIC Insurance
- Cash is available daily
- Funds are always accessible with no penalties or restrictions on the number of monthly withdrawals
- Avoid the burden of dealing with numerous bank relationships and benefit from a high level of FDIC insurance through a single contact point
- Access DepositViewSM, an online portal that enables you to view all banks in which your deposit balances are held

How It Works

Client cash balances are sent daily into the PGB Insured Liquidity Sweep program and allocated into several program banks to ensure high levels of FDIC Insurance.



*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.