



**MANASQUAN
BANK**
est. 1874

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Wall Township, NJ 08736

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February 15, 2018

RE: 2017 IRS Form 1099-INT

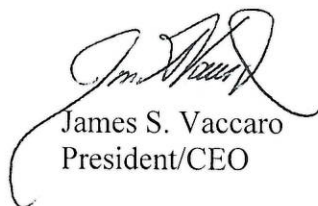
To our Valued Customers:

Accuracy and timeliness are among the most important commitments made by Manasquan Bank to you. We have received communication from a number of our customers that they have not received an IRS Form 1099-INT from our institution for tax year 2017.

Our third-party service provider that processes, prints and distributes year-end tax forms identified an issue with delivery of some of the forms that were mailed on or about January 15, 2018. In an abundance of caution, we have requested a full reprint and mailing of all IRS Forms 1099-INT for our customers; consequently, you may receive a second copy of your form(s). The forms are scheduled to be mailed on Friday, February 16, 2018.

Please accept our most sincere apologies for this entire matter. If you have any questions regarding this issue, please contact your local branch office.

Sincerely,



James S. Vaccaro
President/CEO