



Locations

<p>Corporate Headquarters - White Plains, NY 325 Hamilton Avenue White Plains, NY 10601 (914) 684-2500</p>	<p>Branch - Lenox Hill 1355 1st Avenue New York, NY 10021 (212) 288-2005</p>
<p>Loan Production Office - White Plains, NY 325 Hamilton Avenue White Plains, NY 10601 (914) 684-2500</p>	<p>Branch - Chelsea 242 West 23rd St. New York, NY 10011 (212) 366-1100</p>
<p>Loan Production Office - New City, NY 301 North Main St., Ste. 5 New City, NY 10956 (845) 634-7200</p>	<p>Branch - Fordham 590 East 187th Street Bronx, NY 10458 (718) 584-7400</p>
<p>Loan Production Office - Danvers, MA 87 Elm Street Danvers, MA 01923 (978) 762-6326</p>	<p>Branch - Spring Valley 72 West Eckerson Rd. Spring Valley, NY 10977 (845) 356-5300</p>
	<p>Branch – Palm Tree Village of Kiryas Joel 52 Bakertown Rd, Unit 205-206 Monroe, NY 10950</p>
	<p>Branch - Danvers, MA 87 Elm Street Danvers, MA 01923 (978) 646-8880</p>
	<p>Branch - Framingham, MA 35 Edgell Road Framingham, MA 01701 (508) 879-0006</p>
	<p>Branch - Quincy, MA 281 Quincy Avenue Quincy, MA 02169 (617) 689-8826 Quincy, MA</p>



Hours

Business Days: Monday through Friday (Excluding Federal Holidays) - All locations

New York Branch Hours

Business Hours: Monday through Thursday 9:00 AM - 4:00 PM

Friday 9:00 AM - 6:00 PM

Saturday hours at our 1st Avenue and 23rd Street are 10:00 AM - 1:00 PM

Arthur Avenue: Saturday 9:00 AM - 1:00 PM

Spring Valley Branch, Spring Valley, NY

Business Hours: Monday through Wednesday and Fridays 9:00 AM - 4:00 PM Thursday 9:00 AM - 6:00 PM Saturday 9:00 AM - 1:00 PM Sunday 10:00 AM - 1:00 PM

Massachusetts Branch Hours

Business Hours: Monday through Thursday 9:00 AM. - 4:00 P.M.

Friday 9:00 AM - 6:00 PM

Saturday 9:00 AM - 1:00 PM

Matched Address: 325 HAMILTON AVE, WHITE PLAINS, NY, 10601
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 36 - NEW YORK
 County: 119 - WESTCHESTER COUNTY
 Tract Code: 0093.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
2017 Estimated Tract Median Family Income	\$77,820
2010 Tract Median Family Income	\$76,078
Tract Median Family Income %	105.59
Tract Population	3600
Tract Minority %	73.72
Tract Minority Population	2654
Owner-Occupied Units	399
1- to 4- Family Units	89

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,047
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
% below Poverty Line	34.48
Tract Median Family Income %	105.59
2010 Tract Median Family Income	\$76,078
2017 Estimated Tract Median Family Income	\$77,820
2010 Tract Median Household Income	\$49,286

Census Population Information

Tract Population	3600
Tract Minority %	73.72
Number of Families	795
Number of Households	1470
Non-Hispanic White Population	946
Tract Minority Population	2654
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	522
Black Population	1279
Hispanic Population	847
Other/Two or More Races Population	6

Census Housing Information

Total Housing Units	1550
1- to 4- Family Units	89
Median House Age (Years)	37
Owner-Occupied Units	399
Renter Occupied Units	1071
Owner Occupied 1- to 4- Family Units	6
Inside Principal City?	YES
Vacant Units	80

Matched Address: 301 N MAIN ST, NEW CITY, NY, 10956
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 36 - NEW YORK
 County: 087 - ROCKLAND COUNTY
 Tract Code: 0108.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
2017 Estimated Tract Median Family Income	\$165,891
2010 Tract Median Family Income	\$162,174
Tract Median Family Income %	225.09
Tract Population	4488
Tract Minority %	18.11
Tract Minority Population	813
Owner-Occupied Units	1397
1- to 4- Family Units	1478

Census Income Information

Tract Income Level	Upper
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,047
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
% below Poverty Line	2.85
Tract Median Family Income %	225.09
2010 Tract Median Family Income	\$162,174
2017 Estimated Tract Median Family Income	\$165,891
2010 Tract Median Household Income	\$155,440

Census Population Information

Tract Population	4488
Tract Minority %	18.11
Number of Families	1276
Number of Households	1405
Non-Hispanic White Population	3675
Tract Minority Population	813
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	305
Black Population	255
Hispanic Population	227
Other/Two or More Races Population	26

Census Housing Information

Total Housing Units	1478
1- to 4- Family Units	1478
Median House Age (Years)	43
Owner-Occupied Units	1397
Renter Occupied Units	8
Owner Occupied 1- to 4- Family Units	1397
Inside Principal City?	NO
Vacant Units	73

Matched Address: 1355 1ST AVE, NEW YORK, NY, 10021
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 36 - NEW YORK
 County: 061 - NEW YORK COUNTY
 Tract Code: 0126.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
2017 Estimated Tract Median Family Income	\$255,732
2010 Tract Median Family Income	\$250,001
Tract Median Family Income %	346.99
Tract Population	12427
Tract Minority %	23.61
Tract Minority Population	2934
Owner-Occupied Units	2402
1- to 4- Family Units	115

Census Income Information

Tract Income Level	Upper
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,047
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
% below Poverty Line	2.68
Tract Median Family Income %	346.99
2010 Tract Median Family Income	\$250,001
2017 Estimated Tract Median Family Income	\$255,732
2010 Tract Median Household Income	\$112,614

Census Population Information

Tract Population	12427
Tract Minority %	23.61
Number of Families	2672
Number of Households	7075
Non-Hispanic White Population	9493
Tract Minority Population	2934
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	1631
Black Population	173
Hispanic Population	755
Other/Two or More Races Population	375

Census Housing Information

Total Housing Units	8588
1- to 4- Family Units	115
Median House Age (Years)	55
Owner-Occupied Units	2402
Renter Occupied Units	4673
Owner Occupied 1- to 4- Family Units	115
Inside Principal City?	YES
Vacant Units	1513

Matched Address: 242 W 23RD ST, NEW YORK, NY, 10011
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 36 - NEW YORK
 County: 061 - NEW YORK COUNTY
 Tract Code: 0091.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
2017 Estimated Tract Median Family Income	\$255,732
2010 Tract Median Family Income	\$250,001
Tract Median Family Income %	346.99
Tract Population	6665
Tract Minority %	34.88
Tract Minority Population	2325
Owner-Occupied Units	1042
1- to 4- Family Units	223

Census Income Information

Tract Income Level	Upper
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,047
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
% below Poverty Line	13.16
Tract Median Family Income %	346.99
2010 Tract Median Family Income	\$250,001
2017 Estimated Tract Median Family Income	\$255,732
2010 Tract Median Household Income	\$111,505

Census Population Information

Tract Population	6665
Tract Minority %	34.88
Number of Families	1019
Number of Households	4131
Non-Hispanic White Population	4340
Tract Minority Population	2325
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	1304
Black Population	243
Hispanic Population	437
Other/Two or More Races Population	341

Census Housing Information

Total Housing Units	4489
1- to 4- Family Units	223
Median House Age (Years)	76
Owner-Occupied Units	1042
Renter Occupied Units	3089
Owner Occupied 1- to 4- Family Units	60
Inside Principal City?	YES
Vacant Units	358

Matched Address: 590 E 187TH ST, BRONX, NY, 10458
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 36 - NEW YORK
 County: 005 - BRONX COUNTY
 Tract Code: 0391.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
2017 Estimated Tract Median Family Income	\$31,308
2010 Tract Median Family Income	\$30,610
Tract Median Family Income %	42.48
Tract Population	6808
Tract Minority %	84.46
Tract Minority Population	5750
Owner-Occupied Units	164
1- to 4- Family Units	669

Census Income Information

Tract Income Level	Low
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,047
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
% below Poverty Line	41.42
Tract Median Family Income %	42.48
2010 Tract Median Family Income	\$30,610
2017 Estimated Tract Median Family Income	\$31,308
2010 Tract Median Household Income	\$30,661

Census Population Information

Tract Population	6808
Tract Minority %	84.46
Number of Families	1353
Number of Households	2359
Non-Hispanic White Population	1058
Tract Minority Population	5750
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	83
Black Population	575
Hispanic Population	4981
Other/Two or More Races Population	111

Census Housing Information

Total Housing Units	2631
1- to 4- Family Units	669
Median House Age (Years)	76
Owner-Occupied Units	164
Renter Occupied Units	2195
Owner Occupied 1- to 4- Family Units	134
Inside Principal City?	YES
Vacant Units	272

Matched Address: 52 BAKERTOWN RD, MONROE, NY, 10950
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 36 - NEW YORK
 County: 071 - ORANGE COUNTY
 Tract Code: 0150.03

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2018 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$78,000
2018 Estimated Tract Median Family Income	\$30,514
2010 Tract Median Family Income	\$28,185
Tract Median Family Income %	39.12
Tract Population	4644
Tract Minority %	1.10
Tract Minority Population	51
Owner-Occupied Units	256
1- to 4- Family Units	230

Census Income Information

Tract Income Level	Low
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,047
2018 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$78,000
% below Poverty Line	57.38
Tract Median Family Income %	39.12
2010 Tract Median Family Income	\$28,185
2018 Estimated Tract Median Family Income	\$30,514
2010 Tract Median Household Income	\$28,065

Census Population Information

Tract Population	4644
Tract Minority %	1.10
Number of Families	808
Number of Households	814
Non-Hispanic White Population	4593
Tract Minority Population	51
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	0
Black Population	3
Hispanic Population	48
Other/Two or More Races Population	0

Census Housing Information

Total Housing Units	886
1- to 4- Family Units	230
Median House Age (Years)	16
Owner-Occupied Units	256
Renter Occupied Units	558
Owner Occupied 1- to 4- Family Units	62
Inside Principal City?	NO
Vacant Units	72

Matched Address: 72 W ECKERSON RD, SPRING VALLEY, NY, 10977
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 36 - NEW YORK
 County: 087 - ROCKLAND COUNTY
 Tract Code: 0115.04

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
2017 Estimated Tract Median Family Income	\$104,625
2010 Tract Median Family Income	\$102,279
Tract Median Family Income %	141.96
Tract Population	7152
Tract Minority %	85.75
Tract Minority Population	6133
Owner-Occupied Units	1594
1- to 4- Family Units	1884

Census Income Information

Tract Income Level	Upper
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,047
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,700
% below Poverty Line	4.28
Tract Median Family Income %	141.96
2010 Tract Median Family Income	\$102,279
2017 Estimated Tract Median Family Income	\$104,625
2010 Tract Median Household Income	\$94,688

Census Population Information

Tract Population	7152
Tract Minority %	85.75
Number of Families	1594
Number of Households	1872
Non-Hispanic White Population	1019
Tract Minority Population	6133
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	593
Black Population	4076
Hispanic Population	1295
Other/Two or More Races Population	169

Census Housing Information

Total Housing Units	1949
1- to 4- Family Units	1884
Median House Age (Years)	52
Owner-Occupied Units	1594
Renter Occupied Units	278
Owner Occupied 1- to 4- Family Units	1594
Inside Principal City?	NO
Vacant Units	77

Matched Address: 87 ELM ST, DANVERS, MA, 01923
 MSA: 15764 - CAMBRIDGE-NEWTON-FRAMINGHAM, MA
 State: 25 - MASSACHUSETTS
 County: 009 - ESSEX COUNTY
 Tract Code: 2112.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,800
2017 Estimated Tract Median Family Income	\$99,088
2010 Tract Median Family Income	\$94,911
Tract Median Family Income %	94.55
Tract Population	6125
Tract Minority %	7.05
Tract Minority Population	432
Owner-Occupied Units	1615
1- to 4- Family Units	2080

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$100,380
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,800
% below Poverty Line	6.94
Tract Median Family Income %	94.55
2010 Tract Median Family Income	\$94,911
2017 Estimated Tract Median Family Income	\$99,088
2010 Tract Median Household Income	\$63,258

Census Population Information

Tract Population	6125
Tract Minority %	7.05
Number of Families	1415
Number of Households	2678
Non-Hispanic White Population	5693
Tract Minority Population	432
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	68
Black Population	130
Hispanic Population	78
Other/Two or More Races Population	156

Census Housing Information

Total Housing Units	2819
1- to 4- Family Units	2080
Median House Age (Years)	65
Owner-Occupied Units	1615
Renter Occupied Units	1063
Owner Occupied 1- to 4- Family Units	1314
Inside Principal City?	NO
Vacant Units	141

Matched Address: 35 EDGELL RD, FRAMINGHAM, MA, 01701
 MSA: 15764 - CAMBRIDGE-NEWTON-FRAMINGHAM, MA
 State: 25 - MASSACHUSETTS
 County: 017 - MIDDLESEX COUNTY
 Tract Code: 3836.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,800
2017 Estimated Tract Median Family Income	\$80,717
2010 Tract Median Family Income	\$77,321
Tract Median Family Income %	77.02
Tract Population	6082
Tract Minority %	33.99
Tract Minority Population	2067
Owner-Occupied Units	1242
1- to 4- Family Units	1738

Census Income Information

Tract Income Level	Moderate
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$100,380
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,800
% below Poverty Line	17.29
Tract Median Family Income %	77.02
2010 Tract Median Family Income	\$77,321
2017 Estimated Tract Median Family Income	\$80,717
2010 Tract Median Household Income	\$60,750

Census Population Information

Tract Population	6082
Tract Minority %	33.99
Number of Families	1479
Number of Households	2398
Non-Hispanic White Population	4015
Tract Minority Population	2067
American Indian Population	89
Asian/Hawaiian/Pacific Islander Population	510
Black Population	656
Hispanic Population	723
Other/Two or More Races Population	89

Census Housing Information

Total Housing Units	2518
1- to 4- Family Units	1738
Median House Age (Years)	56
Owner-Occupied Units	1242
Renter Occupied Units	1156
Owner Occupied 1- to 4- Family Units	1229
Inside Principal City?	YES
Vacant Units	120

Matched Address: 281 QUINCY AVE, QUINCY, MA, 02169
 MSA: 14454 - BOSTON, MA
 State: 25 - MASSACHUSETTS
 County: 021 - NORFOLK COUNTY
 Tract Code: 4180.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$94,300
2017 Estimated Tract Median Family Income	\$82,154
2010 Tract Median Family Income	\$79,018
Tract Median Family Income %	87.12
Tract Population	6791
Tract Minority %	42.78
Tract Minority Population	2905
Owner-Occupied Units	1190
1- to 4- Family Units	1681

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$90,699
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$94,300
% below Poverty Line	6.36
Tract Median Family Income %	87.12
2010 Tract Median Family Income	\$79,018
2017 Estimated Tract Median Family Income	\$82,154
2010 Tract Median Household Income	\$68,451

Census Population Information

Tract Population	6791
Tract Minority %	42.78
Number of Families	1665
Number of Households	3109
Non-Hispanic White Population	3886
Tract Minority Population	2905
American Indian Population	36
Asian/Hawaiian/Pacific Islander Population	2225
Black Population	230
Hispanic Population	261
Other/Two or More Races Population	153

Census Housing Information

Total Housing Units	3211
1- to 4- Family Units	1681
Median House Age (Years)	52
Owner-Occupied Units	1190
Renter Occupied Units	1919
Owner Occupied 1- to 4- Family Units	846
Inside Principal City?	NO
Vacant Units	102