



## LOCATIONS

**Corporate Headquarters - White Plains, NY**  
325 Hamilton Avenue White Plains, NY 10601  
(914) 684-2500

**Loan Production Office - New City, NY**  
301 North Main St., Ste. 5, New City, NY 10956  
(845) 634-7200

**Branch Administration - Danvers, MA**  
87 Elm Street, Danvers, MA 01923  
(978) 762-6326

**Branch - Monroe, NY**  
1 Freeland Street, Monroe, NY 10950  
(845) 395-3300

**Branch - Lenox Hill**  
1355 1st Avenue, New York, NY 10021  
(212) 288-2005

**Branch - Chelsea**  
242 West 23rd St., New York, NY 10011  
(212) 366-1100

**Branch - Fordham**  
590 East 187th Street, Bronx, NY 10458  
(718) 584-7400

**Branch - Spring Valley, NY**  
72 West Eckerson Rd., Spring Valley, NY 10977  
(845) 356-5300

**Branch - Palm Tree (Village of Kiryas Joel), NY**  
52 Bakertown Rd, Unit 205-206  
Monroe, NY 10950  
(845) 395-3200

**Branch - Danvers, MA**  
87 Elm Street, Danvers, MA 01923  
(978) 646-8880

**Branch - Framingham, MA**  
35 Edgell Road, Framingham, MA 01701  
(508) 879-0006

**Branch - Quincy, MA**  
281 Quincy Avenue, Quincy, MA 02169  
(617) 689-8826



## **HOURS**

### **New York Metro Branch Hours**

Monday through Thursday 9:00 AM - 4:00 PM | Friday 9:00 AM - 6:00 PM

Lenox Hill: Saturday 10:00 AM - 1:00 PM

Chelsea: Saturday 10:00 AM - 1:00 PM

Fordham: Saturday 9:00 AM - 1:00 PM

### **Spring Valley, NY, Branch Hours**

Monday through Friday 9:00 AM - 5:00 PM

Saturday 9:00 AM - 1:00 PM

Sunday 10:00 AM - 1:00PM

### **Monroe, NY, Branch Hours**

Monday through Friday 9:00 AM - 5:00 PM

Saturday 9:00 AM - 1:00 PM

Sunday 10:00 AM - 1:00PM

### **Palm Tree, NY, Branch Hours**

Monday through Friday 9:00 AM - 5:00 PM

Saturday: Closed

Sunday 10:00 AM - 2:00PM

### **Massachusetts Branch Hours**

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

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: 1 FREELAND ST, MONROE, NY, 10950  
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ  
 State: 36 - NEW YORK  
 County: 071 - ORANGE COUNTY  
 Tract Code: 0141.01

**Summary Census Demographic Information**

Tract Income Level	Upper
Underserved or Distressed Tract	No
2018 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$78,000
2018 Estimated Tract Median Family Income	\$111,446
2010 Tract Median Family Income	\$102,942
Tract Median Family Income %	142.88
Tract Population	3938
Tract Minority %	32.15
Tract Minority Population	1266
Owner-Occupied Units	907
1- to 4- Family Units	1206

**Census Income Information**

Tract Income Level	Upper
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	10.64
Tract Median Family Income %	142.88
2010 Tract Median Family Income	\$102,942
2018 Estimated Tract Median Family Income	\$111,446
2010 Tract Median Household Income	\$88,398

**Census Population Information**

Tract Population	3938
Tract Minority %	32.15
Number of Families	927
Number of Households	1307
Non-Hispanic White Population	2672
Tract Minority Population	1266
American Indian Population	15
Asian/Hawaiian/Pacific Islander Population	270
Black Population	148
Hispanic Population	833
Other/Two or More Races Population	0

**Census Housing Information**

Total Housing Units	1381
1- to 4- Family Units	1206
Median House Age (Years)	39
Owner-Occupied Units	907
Renter Occupied Units	400
Owner Occupied 1- to 4- Family Units	881
Inside Principal City?	NO
Vacant Units	74

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