

**COMMUNITY BANK OF BERGEN COUNTY, NJ**  
125 West Pleasant Avenue, Maywood, New Jersey 07607

**NOTICE OF ANNUAL MEETING OF SHAREHOLDERS**  
To be held on January 26, 2010

Notice is hereby given that, pursuant to a call of its Directors, the annual meeting of shareholders of Community Bank of Bergen County, NJ (the "Bank"), will be held at the Banking House, 125 West Pleasant Avenue, Maywood, New Jersey on January 26, 2010, at 7:00 p.m. for the purpose of considering and voting upon the following matters:

1. **ELECTION OF DIRECTORS.** To elect seven (7) Directors of the Bank to serve until the next annual meeting and until their successors are elected as described in the proxy statement dated December 11, 2009 accompanying this notice.
2. **OTHER BUSINESS.** If any other business is properly brought before the meeting or any adjournment thereof, the proxy shall be voted in accordance with the recommendation of the Board of Directors. The Board of Directors at present knows of no other business to be presented by or on behalf of the Bank or its Board of Directors at the meeting.

Only those shareholders of record at the close of business on December 1, 2009, shall be entitled to notice of the meeting and to vote at the meeting.

We cordially invite you to attend the meeting. However, we urge you to sign and return the proxy as promptly as possible, whether or not you plan to attend the meeting in person. The proxy may be revoked at any time prior to exercise by giving written notice of such fact to the Cashier of the Bank or by execution of a proxy of a later date. Your attendance at the meeting will not revoke your proxy unless you give written notice of such revocation to the Cashier of the Bank prior to the voting of the proxy or you vote the shares subject to the proxy by written ballot. A proxy statement accompanies this notice. A copy of the Bank's financial report may be obtained from the Bank Cashier. Polls close at 7:30 p.m.

For the Board of Directors:  
Cecelia James  
Executive Vice President and Cashier

Maywood, New Jersey  
December 11, 2009



# COMMUNITY BANK OF BERGEN COUNTY, N.J.

125 West Pleasant Avenue, Maywood, New Jersey 07607

## PROXY STATEMENT ANNUAL MEETING OF SHAREHOLDERS January 26, 2010

### SOLICITATION OF PROXIES

The proxy accompanying this statement is solicited by the Board of Directors of Community Bank of Bergen County, NJ (the "Bank"), for use at the Annual Meeting of Shareholders to be held on January 26, 2010.

Each shareholder may indicate for, or may abstain from voting for the Election of Directors as identified in the proxy and the accompanying notice of the meeting and as set forth and discussed in this proxy statement. Where a choice is specified with respect to the election of directors or with respect to the other proposal, the shares represented by the proxy will be voted in accordance with the specification made. Where a choice is not indicated, the shares will be voted for all nominees and in accordance with the recommendation of the Board of Directors on any proposals. Any proxy may be revoked at any time prior to its exercise by giving written notice of such revocation to the Cashier of the Bank or by execution of a proxy of a later date. The presence of a shareholder at the meeting will not result in the revocation of his proxy unless the shareholder files a written notice of revocation with the Cashier of the Bank prior to the voting of the proxy or votes the shares subject to the proxy by written ballot.

As of December 1, 2009 the number of shares of Common Stock outstanding and entitled to vote at the Annual Shareholder's Meeting was 1,664,374. Only those shareholders of record at the close of business on December 1, 2009 will be entitled to vote.

### **Proposal No. 1 - ELECTION OF DIRECTORS**

The persons named below will be nominated for election to serve until the 2011 Annual Meeting of Shareholders and until their successors are elected and have qualified. All directors of the Bank are elected for a one year term.

In the event any of the nominees become unavailable for election as a director prior to the annual meeting, the persons named in the proxy will vote for such substitute nominee, if any, as may be recommended by management.

It is the intention of the persons named in the proxy to vote for the election of the following nominees (unless otherwise directed), all of whom are now members of the Board of Directors: Marianne Byrne, Dominick Langieri, Carlton E. Meier, J. Ronald Meier, Jean D. Michelotti, Peter A. Michelotti, and C. Fred Semken.

The Board of Directors recommends a vote "for" each nominee.

### **COMMITTEES OF THE BOARD OF DIRECTORS**

The Board of Directors has established various committees to which certain responsibilities have been delegated including an Audit Committee.

The *Audit and Examination Committee* of the Bank for the year 2010 will consist of the following directors: Dominick Langieri, C. Fred Semken, and outside consultant Walter Loeffler, CPA. *The Audit and Examination Committee* meets with the Bank's independent auditors and communicates its findings to the Board of Directors, establishes policies to assure full disclosure of financial results and condition, reviews audit procedures and works to improve internal auditing functions and internal controls. *The Audit and Examination Committee* is scheduled to meet four times during the calendar year.

### **OTHER BUSINESS**

The Board of Directors has no present intention of submitting any matters to the meeting other than those set forth above. It knows of no matters which will be presented by others. However, with respect to any other business which may come before this meeting, the accompanying proxy will be voted in accordance with the recommendations of the Board of Directors.

For the Board of Directors:  
Cecelia James  
Executive Vice President and Cashier

Maywood, New Jersey  
December 11, 2009

