



FOR IMMEDIATE RELEASE

Media Contact:
Sarah Ferrington, V.P. Marketing
Phone: 201-444-7100, ext. 7159
Email: sferrington@asbnow.com

5-Star Atlantic Stewardship Bank Seven Straight 5-Star Ratings

Midland Park, N.J., August 25, 2016 – BauerFinancial Inc., Coral Gables, FL, the Nation’s Premier Bank Rating Firm, proudly announces that Atlantic Stewardship Bank, Midland Park, New Jersey has once again earned its highest, 5-Star rating. This marks the seventh consecutive quarter that Atlantic Stewardship Bank has earned this top rating.

BauerFinancial has been analyzing and reporting on the nation’s banks since 1983...providing ratings you can trust. Earning a 5-Star rating from Bauer indicates that Atlantic Stewardship Bank is one of the strongest banks in the nation. Some of the areas in which it excels are:

- Capital** - more than twice the capital than is required by regulators;
- Loan Quality** – delinquent loan levels are manageable;
- Profitability** – Atlantic Stewardship Bank earned \$1.293 million in the first quarter 2016 and \$4.996 million in 2015.

“We’ve been doing this for a long time”, notes Karen L. Dorway, president of BauerFinancial, “We’ve seen the ups...and the downs of this industry and the one constant, is that community banks, like Atlantic Stewardship Bank, continue to shine, even in the toughest times. Knowing their customers is the key to making solid investments into the future of the communities they serve.”

Atlantic Stewardship Bank was established in 1985 and has been providing top quality banking service to its neighbors ever since. Today, in addition to its website (www.asbnow.com), Atlantic Stewardship Bank operates through 11 conveniently located branch offices in Bergen, Morris and Passaic counties.

Atlantic Stewardship Bank: “Faithful to our Customers.”

Member of the FDIC and Equal Housing Lender.

BauerFinancial, Inc. Coral Gables, Florida, the nation’s leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution can pay for or opt out of a BauerFinancial rating. Consumers may obtain free star-ratings by visiting bauerfinancial.com.

About Atlantic Stewardship Bank

Established in 1985, ASB is a full-service community bank serving both individuals and businesses. ASB maintains banking locations in Hawthorne, Midland Park, Montville, North Haledon, Pequannock, Ridgewood, Waldwick, Westwood and Wyckoff, New Jersey, as well as two offices in Wayne. ASB is pleased to tithe or share 10 percent of its taxable income with Christian and local nonprofit organizations. To date, ASB's tithing donations total \$8.8 million. The bank is a subsidiary of Stewardship Financial Corporation, trading on the Nasdaq Capital Market under the symbol SSFN. The bank's website is www.asbnow.com.