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5-Star Atlantic Stewardship Bank Meeting Today's Needs; Anticipating Tomorrow's

MIDLAND PARK, N.J. – April 16, 2018 – BauerFinancial, Coral Gables, Florida, the Nation's Premier Bank Rating Firm, is proud to announce that **Atlantic Stewardship Bank, Midland Park, New Jersey** has once again secured its highest, **5-Star** rating. (A five-star rating indicates the bank excels in areas of capital adequacy, profitability, asset quality and much more.) In fact, Atlantic Stewardship Bank has earned and maintained this top 5-Star rating for 14 consecutive quarters.

“A lot of things have changed since the Great Recession,” reflects Karen L. Dorway, President of BauerFinancial. “Technology, in particular, has changed the way many people bank, but it will never replace a bank’s knowledge of its customers. Community banks, like Atlantic Stewardship Bank, have the upper hand on that. Through personal interaction, they can meet their customers’ needs today while anticipating them for tomorrow.”

Atlantic Stewardship Bank was established in 1985 and has been growing alongside its customers for 33 years. Today it operates through 12 conveniently located offices in Hawthorne, Midland Park, Montville, Morristown, North Haledon, Pequannock, Ridgewood, Waldwick, Wayne (2), Westwood and Wyckoff and can also be found online at ASBnow.com.

Atlantic Stewardship Bank: “Faithful to our customers”

Member of the **FDIC** and an 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. Star-ratings are all available for free at bauerfinancial.com.

About Atlantic Stewardship Bank

Established in 1985, ASB is a full-service commercial bank serving both individuals and businesses. ASB maintains 12 banking locations, in Hawthorne, Midland Park, Montville, Morristown, North Haledon, Pequannock, Ridgewood, Waldwick, Westwood, Wyckoff and two offices in Wayne, New Jersey. ASB is pleased to tithe, or share, 10 percent of its taxable income annually with nonprofit, educational, charitable and/or evangelical religious organizations. To date, ASB's tithing donations total more than \$10.1 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.