

Tithing to Make a Difference

Have you heard about tithing but not known exactly what it meant? To tithe is to make a contribution equal to one-tenth of your income. The concept comes from biblical references that describe tithing as a tribute to God, so it's nothing new. In fact, many people today continue to honor the principle in their personal lives.

What is unique, however, is a financial institution building the principle of tithing into its charter and continuing it for over 30 years. Regardless of economic

conditions, in good times and bad, Atlantic Stewardship Bank has lived by this tenet, and has the distinction of being the only U.S. Bank that tithes! Based in Midland Park, with branches

in Bergen, Passaic, and Morris counties, this distinctive full-service commercial bank is an asset to our region. Paul Van Ostenbridge, President and Chief Executive Officer,

explains: "The founders of Atlantic Stewardship Bank decided that from the outset, the Bank would donate 10 percent of its annual taxable income to nonprofit, educational, charitable and/or evangelical religious organizations that foster a better community life. Over the years, the donations made through our Tithing Program are in excess of \$9.3 million and continue to grow."

It is one significant way the Bank remains "faithful to its customers" and

the community at large. Noted financial advisor Dave Ramsey has said that "tithing was created for our benefit." He talks about how tithing teaches us how to keep faith in our lives and how

to live unselfishly. Not only does giving of your money or other resources generate good in the lives of others, but many believe that it also generates contentment in your heart.

ASB believes that tithing gives deeper meaning to being a financially responsible and trusted steward to its customers and the community. "You will

find our commitment to stewardship, which is the centerpiece of our name, in any relationship that you choose to establish with ASB. Every account is extremely important to us, for the more

we grow, the greater our opportunity to provide assistance through our Tithing Program," said Van Ostenbridge. Because tithing is uncommon in the banking business,

ASB's ongoing commitment to tithing makes the Bank exceptional, both in the communities it serves and in its faithfulness to those it helps. When folks at the Bank are asked why ASB tithes, they smile and say simply, "It's banking with a greater purpose...it's what we do!"



Paul Van Ostenbridge, President and Chief Executive Officer, ASB

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Atlantic Stewardship Bank
Faithful to our customers™

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