



You are cordially invited to attend a **“Lunch and Learn”** hosted by Lakeland Bank on February 23rd at 12pm. The event will be held at **Momento Restaurant** located at 374 Morsetown Road in West Milford, NJ.

Lakeland Bank has designed their **“Retire in Comfort”** series to inform professional groups about how they can direct baby boomers and seniors to programs and services that will help them navigate this difficult economy.

These workshops are designed to provide education to help our seniors make smart choices when it comes to staying healthy, productive and financially secure. This is becoming increasingly important, as 78 million baby boomers will begin to turn 60 next year.

Sandra Rostek, Vice President, Reverse Mortgage Division, Intercounty Mortgage, will provide workshop attendees with straightforward explanations on reverse mortgages, as well as a presentation of situations where it can save a senior’s home.

To reserve your seat please call Rehab Elmoslemany, Assistant Vice President , Branch Manager, West Milford Office PH: 973-728-7780

Lakeland Bancorp, the holding company for Lakeland Bank, has a current asset base of \$2.3 billion and forty-nine (49) offices spanning six northwestern New Jersey counties: Bergen, Essex, Morris, Passaic, Sussex and Warren. Lakeland Bank, headquartered at 250 Oak Ridge Road, Oak Ridge, offers an extensive array of consumer and commercial products and services, including online banking, localized commercial lending teams, equipment leasing, and 24-hour or less turnaround time on consumer loan applications. For more information about their full line of products and services, visit their website at www.lakelandbank.com.