

SEP-19-2003 13:05
Division of Corporations

F030000004684

Florida Department of State
Division of Corporations
Public Access System

Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

((H03000276004 6))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

To:

Division of Corporations
Fax Number : (850) 205-0383

From:

Account Name : C T CORPORATION SYSTEM
Account Number : FCA000000023
Phone : (850) 222-1092
Fax Number : (850) 222-9428

FOREIGN PROFIT QUALIFICATION

Independence Community Bank

Certificate of Status	0
Certified Copy	0
Page Count	8
Estimated Charge	\$70.00

Electronic Filing Menu

Corporate Filing

Public Access Help

RECEIVED
03 SEP 19 PM 1:18
DIVISION OF CORPORATIONS
FAXED
03 SEP 19 PM 2:50

JP
9/19/03



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

September 12, 2003

CT CORPORATION SYSTEM

SUBJECT: INDEPENDENCE COMMUNITY BANK
REF: W03000026166

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refile the complete document, including the electronic filing cover sheet.

Written approval and clearance of the terms BANK, BANKER, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION or words of similar import, must be obtained from the Office of Financial Institutions, pursuant to section 655.922(2a), Florida Statutes.

Enclosed is a "Name Approval Request" form to be filled out and sent to the address indicated on the form. If the proposed name is approved by the Office of Financial Institutions, resubmit the document and approval letter to the Division of Corporations for filing.

DEPARTMENT OF BANK AND FINANCE
DIVISION OF BANKING

CORPORATE NAME APPROVAL REQUEST

Pursuant to Section 655.922, Florida Statutes, no person other than a financial institution shall in this state transact business under any name or title that contains the words "bank," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner.

A proposed corporate name should be definitive enough to differentiate the business to be conducted from that of a commercial bank, trust company, savings and loan association, savings bank, or credit union. For example, a mortgage-related business should use the word "mortgage" in its corporate name.

In order for the Department to consider your request for approval to use "bank," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in your corporate title, and issue

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

11-SEP-13 PM 2:50

APPROVED
AND
FILED



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

a no objection letter, please provide the following information:

The corporate name proposed is:

The nature of the business to be transacted:

The proposed business will be located at:

List the principals involved in the proposed company:

Return to:
Director, Division of Banking
101 East Gaines St., Suite 636
Tallahassee, FL 32399-0350
(850) 410-9111
(850) 410-9548 (fax)

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6025.

Trevor Brumbley
Document Specialist

FAX Aud. #: H03000276004
Letter Number: 703A00050868

APPROVED
AND
FILED
SEP 19 PM 2:51



OFFICE OF FINANCIAL REGULATION

DON B. SAXON
DIRECTOR

FINANCIAL SERVICES
COMMISSION

JEB BUSH
GOVERNOR

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

CHARLIE CRIST
ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

September 17, 2003

Mr. Jeffrey J. Netherton
Sr. Fulfillment Specialist
660 East Jefferson Street
Tallahassee, Florida 32301

Dear Mr. Netherton:

Re: Independence Community Bank

Thank you for your recent letter/fax requesting name approval of the above referenced state-chartered institution located in Brooklyn, New York.

As Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union" in its corporate name, the Office of Financial Regulation-Financial Institution's office will not object to the use of the above corporate name being registered to transact business as a foreign corporation in the state of Florida.

Please note, the Independence Community Bank may not accept deposits in the state of Florida.

Sincerely,

A handwritten signature in cursive script that reads "Linda B. Charity".

Linda B. Charity
Deputy Director
Financial Institutions

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings
Division of Corporations, Secretary of State's Office

RECEIVED
SEP 19 PM 2:51
AND
FILED

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

1. INDEPENDENCE COMMUNITY BANK

(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. NEW YORK

(State or country under the law of which it is incorporated)

3. 11-1350490

(FEI number, if applicable)

4. April 1, 1850

(Date of incorporation)

5. Perpetual

(Duration: Year corp. will cease to exist or "perpetual")

6. Upon Qualification

(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")
(SEE SECTIONS 607.1501, 607.1502 and 817.155, P.S.)

7. 130 Court Street, Brooklyn, New York 11201

(Principal office address)

195 Montague Street, Brooklyn, New York 11201

(Current mailing address)

8. Limited banking activities, primarily lending

(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)

Name: C T Corporation System

Office Address: 1200 South Pine Island Road,

Plantation, , Florida 33324

(City)

(Zip code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

C T Corporation System

Robin LaPeters
Assistant Secretary

By: *Robin LaPeters*

(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

03 SEP 19 PM 2:51

APPROVED
AND
FILED

12. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: Charles J. HammAddress: Independence Community Bank195 Montague Street, Brooklyn, New York 11201Vice Chairman: Donald M. Karp and Victor M. RichelAddress: SAME AS ABOVEDirector: ** SEE ATTACHED LIST OF DIRECTORS **

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: Alan H. FishmanAddress: Independence Community Bank195 Montague Street, Brooklyn, New York 11201Vice President: ** SEE ATTACHED LIST OF CERTAIN VICE PRESIDENTS **

Address: _____

Secretary: John K. Schnock, Esq., Sr. Vice Pres., Secretary and CounselAddress: SAME AS ABOVETreasurer: John B. Zurell, Exec. Vice Pres. & Chief Financial OfficerAddress: SAME AS ABOVE

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. 

(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Andre' K. Burrell, Esq., 1st Vice Pres., Assoc. Counsel and Ass't Secretary

(Typed or printed name and capacity of person signing application)

AT FIVE AND FIFTY

01 SEP 19 PM 2:51

Independence Community Bank
 Supplement to Application by Foreign Corporation For Authorization to Transact
 Business in Florida
 List of Directors*

Willard N. Archie
 Robert B. Catell
 Rohit M. Desai
 Chaim Y. Edelstein
 Donald H. Elliott
 Alan H. Fishman
 Robert W. Gelfman

Scott M. Hand
 Donald E. Kolowsky
 Janine Luke
 Malcolm MacKay
 Joseph S. Morgano
 Maria Florini Ramirez
 Wesley D. Ratcliff

List of Certain Vice Presidents**

<u>Name</u>	<u>Title</u>
Terence J. Mitchell	Exec. V.P. - Consumer Banking
John A. Dorman	Exec. V.P. - Business Banking
Harold A. McCleery	Exec. V.P. - Chief Credit Officer
Andre' K. Burrell	1 st Vice Pres., Assistant Sec'y & Assoc. Counsel

Address for all:

195 Montague St.
 Brooklyn, NY 11201

* Excluding the Chairman and Vice Chairmen of the Board who are listed in the Application.

** Excluding the President, Secretary and Chief Financial Officer who are listed in the Application.

03 SEP 19 01:25:51
 13:07
 13:07

State of New York
Banking Department

I, **ANTHONY CALABRESE**, Deputy Superintendent of Banks of the State of New York, DO HEREBY CERTIFY:

THAT, INDEPENDENCE COMMUNITY BANK, is a corporation duly organized and existing under the laws of the State of New York and has its principal office and place of business at 130 Court Street, Brooklyn, New York. Such corporation is validly existing as a banking organization under the Banking Law of the State of New York. The authorization certificate of such corporation has not been revoked or suspended and such corporation is a subsisting savings bank under the supervision of this Department.

WITNESS, my hand and official seal of the Banking Department at the City of New York, this 11th day of September in the Year two thousand and three.




Deputy Superintendent of Banks