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FOR IMMEDIATE RELEASE

New Jersey Community Bank (NJCB) Announces 5% Stock Dividend

FREEHOLD, NJ, April 28, 2011 – At its annual shareholders’ meeting held today, Robert D. O’Donnell, Chairman and CEO announced that the Board of Directors of New Jersey Community Bank (OTCBB: NJCB) (the “Bank”) at its regular meeting held on April 20, 2011, approved and declared a 5% stock dividend on the Bank’s common stock. The stock dividend is payable on May 31, 2011 to shareholders of record on May 13, 2011. Currently, the Bank has 1,648,783 shares of common stock issued and outstanding.

About the Bank

New Jersey Community Bank is a state-chartered commercial bank headquartered in Freehold, New Jersey. The Bank opened for business in July 2008 and operates two full-service banking offices in the central New Jersey county of Monmouth. The Bank provides traditional commercial and retail banking services to small businesses and consumers. For additional information about New Jersey Community Bank, please visit www.njcbk.com or call 732-431-2265.

Forward-Looking Statements

This release contains forward-looking statements relating to present or future trends or factors affecting the banking industry, and specifically the financial condition and results of operations, including without limitation, statements relating to the earnings outlook of the Bank, as well as its operations, markets and products. Actual results could differ materially from those indicated. Among the important factors that could cause results to differ materially are interest rate changes, change in economic climate, which could materially impact credit quality trends and the ability to generate loans, changes in the mix of the Bank’s business, competitive pressures, changes in accounting, tax or regulatory practices or requirements, resolution of tax reviews, and those risk factors detailed in the Bank’s periodic reports. The Bank undertakes no obligation to release revisions to these forward-looking statements or reflect events or circumstances after the date of this release.

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Source: New Jersey Community Bank