

**TITLE 3
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING**

CERTIFICATION OF OFFICIAL TEXT AND LIST OF VALID PAGES ----- vii

CONTENTS BY CHAPTER

(For contents by subchapter and section, see specific chapter.)

CHAPTER 1	GENERAL PROVISIONS
CHAPTER 2	ADVERTISING
CHAPTER 3	DEPARTMENT ORGANIZATION
CHAPTER 4	DEPOSITORY INSTITUTIONS
CHAPTER 5	(RESERVED)
CHAPTER 6	GENERAL PROVISIONS
CHAPTER 7	SAFE AND SOUND METHODS OF BANKING
CHAPTER 8	RESERVES AND RESERVE DEPOSITARIES
CHAPTER 9	FEDERAL MATTERS
CHAPTER 10	MORTGAGES
CHAPTER 11	INVESTMENTS
CHAPTER 12	REGISTRAR AND TRANSFER AGENTS
CHAPTER 13	BANK HOLDING COMPANIES
CHAPTER 14	BANK SERVICE CORPORATIONS
CHAPTER 15	LICENSED LENDERS; MORTGAGE BANKERS; CORRESPONDENT MORTGAGE BANKERS; MORTGAGE BROKERS; SECONDARY LENDERS; CONSUMER LENDERS AND SALES FINANCE COMPANIES
CHAPTER 16	PAWNBROKING LAW REGULATIONS
CHAPTERS 17 THROUGH 18	(RESERVED)
CHAPTER 19	HOME REPAIR FINANCING ACT REGULATIONS
CHAPTER 20	RETAIL INSTALLMENT SALES ACT OF 1960 REGULATIONS
CHAPTER 21	CREDIT UNIONS
CHAPTER 22	INSURANCE PREMIUM FINANCE COMPANY ACT
CHAPTER 23	LICENSE FEES
CHAPTER 24	CHECK CASHING
CHAPTER 25	DEBT ADJUSTMENT AND CREDIT COUNSELING

CHAPTER 26	GENERAL PROVISIONS
CHAPTERS 27	MONEY TRANSMITTERS
CHAPTER 28	(RESERVED)
CHAPTER 29	AUDIT REQUIREMENTS
CHAPTERS 30 THROUGH 31	(RESERVED)
CHAPTER 32	CONVERSIONS OF ASSOCIATIONS
CHAPTER 33	PROPOSED INTERSTATE ACQUISITION
CHAPTER 34	(RESERVED)
CHAPTER 35	QUALIFIED EDUCATIONAL INSTITUTIONS
CHAPTERS 36 THROUGH 41	(RESERVED)
CHAPTER 42	PINELANDS DEVELOPMENT CREDIT BANK
INDEX	
DEFINITIONS	
STATUTE-TO-RULE TABLE	
RULE-TO-STATUTE TABLE	

**CERTIFICATION OF OFFICIAL TEXT
AND
LIST OF VALID PAGES**

**Title 3—Department of Banking and Insurance
Division of Banking**

Supplement March 15, 2004

I, Laura Sanders, Director and Chief Administrative Law Judge of the Office of Administrative Law, pursuant to the authority of N.J.S.A. 52:14B-7, do hereby supplement Title 3, Department of Banking and Insurance, Division of Banking, of the New Jersey Administrative Code. The pages issued with this Supplement contain the text of all rule changes adopted and filed with the Office of Administrative Law and published in the New Jersey Register as of the date of this supplement.

The list of “Valid Title 3 Pages” following provides a means of determining whether this title contains the proper pages. Every page in Title 3, along with the page’s current supplement date, is listed. A page is valid if the page number and supplement date on the list match the page number and “Supp.” date at the bottom of the appropriate page.

VALID TITLE 3 PAGES
(Current through March 15, 2004)

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
i	1-20-04	1-40.1	12-16-02	Chapter 8	
ii	1-20-04	BLANK	12-16-02	8-1	8-6-01
iii	3-1-04	1-41	2-20-96	BLANK	8-6-01
iv	3-1-04	1-42	2-20-96	Chapter 9	
v	9-4-01	1-43	4-2-01	9-1	8-6-01
vi	9-4-01	1-44	4-2-01	9-2	8-6-01
vii	3-15-04	1-45	4-2-01	Chapter 10	
viii	3-15-04	1-46	4-2-01	10-1	8-6-01
ix	3-15-04	1-47	4-2-01	10-2	8-6-01
BLANK	3-15-04	1-48	4-2-01	10-3	8-6-01
Chapter 1		1-49	4-2-01	BLANK	8-6-01
1-1	11-18-02	BLANK	4-2-01	Chapter 11	
1-2	11-18-02	Chapter 2		11-1	1-18-00
1-3	2-2-04	2-1	8-21-00	11-2	1-18-00
1-4	2-2-04	2-2	8-21-00	11-3	1-18-00
1-5	2-2-04	2-3	8-21-00	11-4	1-18-00
1-6	2-2-04	BLANK	8-21-00	11-5	1-18-00
1-7	2-2-04	Chapter 3		11-6	1-18-00
1-8	2-2-04	3-1	4-7-03	11-7	1-18-00
1-9	2-2-04	3-2	4-7-03	11-8	1-18-00
1-10	2-2-04	3-3	3-20-00	11-9	1-18-00
1-10.1	2-2-04	3-4	3-20-00	11-10	1-18-00
BLANK	2-2-04	3-5	4-7-03	11-11	1-18-00
1-11	4-16-01	3-6	4-7-03	11-12	1-18-00
1-12	4-16-01	3-7	4-7-03	11-13	1-18-00
1-13	2-4-02	BLANK	4-7-03	BLANK	1-18-00
1-14	2-4-02	Chapter 4		Chapter 12	
1-14.1	2-4-02	4-1	11-18-02	12-1	1-6-03
BLANK	2-4-02	4-2	11-18-02	12-2	1-6-03
1-15	4-2-01	4-3	11-18-02	12-3	7-21-97
1-16	4-2-01	4-4	11-18-02	12-4	7-21-97
1-17	4-2-01	Chapter 5		Chapter 13	
1-18	4-2-01	5-1	5-15-95	13-1	2-2-04
1-19	4-2-01	BLANK	5-15-95	13-2	2-2-04
1-20	4-2-01	Chapter 6		13-3	2-2-04
1-21	11-18-02	6-1	1-20-04	13-4	2-2-04
1-22	11-18-02	6-2	1-20-04	13-4.1	2-2-04
1-22.1	11-18-02	6-3	11-19-01	BLANK	2-2-04
BLANK	11-18-02	6-4	11-19-01	13-5	2-18-97
1-23	4-2-01	6-5	6-18-01	13-6	2-18-97
1-24	4-2-01	6-6	6-18-01	13-7	2-18-97
1-25	4-2-01	6-7	1-20-04	BLANK	2-18-97
1-26	4-2-01	6-8	1-20-04	13-9	5-15-95
1-27	4-2-01	6-9	1-20-04	BLANK	5-15-95
1-28	4-2-01	6-10	1-20-04	Chapter 14	
1-29	4-2-01	Chapter 7		14-1	3-15-04
1-30	4-2-01	7-1	12-4-00	14-2	3-15-04
1-31	4-2-01	7-2	12-4-00	14-3	5-15-95
1-32	4-2-01	7-3	12-4-00	BLANK	5-15-95
1-33	4-2-01	7-4	12-4-00	Chapter 15	
1-34	4-2-01	7-5	12-4-00	15-1	11-4-02
1-35	4-2-01	7-6	12-4-00	15-2	11-4-02
1-36	4-2-01	7-7	12-4-00	15-3	11-4-02
1-37	12-16-02	7-8	12-4-00	15-4	11-4-02
1-38	12-16-02	7-9	12-4-00	15-5	11-4-02
1-39	12-16-02	BLANK	12-4-00	15-6	11-4-02
1-40	12-16-02			15-7	11-4-02

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
15-8	11-4-02	24-3	5-1-00	Chapter 38	
15-9	11-4-02	24-4	5-1-00	38-1	6-16-97
15-10	11-4-02	24-5	5-1-00	BLANK	6-16-97
15-11	11-4-02	24-6	5-1-00	Chapter 39	
15-12	11-4-02	Chapter 25		39-1	5-15-95
15-13	11-4-02	25-1	2-17-04	BLANK	5-15-95
15-14	11-4-02	25-2	2-17-04	Chapter 40	
15-14.1	11-4-02	25-3	2-17-04	40-1	11-20-95
15-14.2	11-4-02	25-4	2-17-04	BLANK	11-20-95
15-14.3	11-4-02	25-5	2-17-04	Chapter 41	
15-14.4	11-4-02	25-6	2-17-04	41-1	11-20-95
15-14.5	11-4-02	25-7	2-17-04	BLANK	11-20-95
BLANK	11-4-02	25-8	2-17-04	Chapter 42	
15-15	7-6-99	25-9	2-17-04	42-1	7-21-03
15-16	7-6-99	BLANK	2-17-04	42-2	7-21-03
15-16.1	11-4-02	Chapter 26		42-2.1	7-21-03
15-16.2	11-4-02	26-1	7-16-01	BLANK	7-21-03
15-17	7-7-03	26-2	7-16-01	42-3	5-15-95
15-18	7-7-03	Chapter 27		42-4	5-15-95
15-18.1	7-7-03	27-1	11-3-03	42-5	5-15-95
BLANK	7-7-03	27-2	11-3-03	42-6	5-15-95
15-19	11-4-02	27-3	11-3-03	42-7	2-5-01
15-20	11-4-02	27-4	11-3-03	42-8	2-5-01
15-21	11-4-02	Chapter 28		42-9	5-15-95
BLANK	11-4-02	28-1	5-15-95	42-10	5-15-95
Chapter 16		BLANK	5-15-95	42-11	5-15-95
16-1	7-2-01	Chapter 29		42-12	5-15-95
16-2	7-2-01	29-1	4-15-02	Index	
16-3	7-2-01	29-2	4-15-02	I-1	2-17-04
16-4	7-2-01	Chapter 30		I-2	2-17-04
Chapter 17		30-1	5-15-95	I-3	2-17-04
17-1	6-16-97	BLANK	5-15-95	I-4	2-17-04
BLANK	6-16-97	Chapter 31		I-5	2-17-04
Chapter 18		31-1	5-15-95	I-6	2-17-04
18-1	6-16-97	BLANK	5-15-95	I-7	2-17-04
BLANK	6-16-97	Chapter 32		I-8	2-17-04
Chapter 19		32-1	3-15-04	I-9	2-17-04
19-1	6-4-01	32-2	3-15-04	I-10	2-17-04
19-2	6-4-01	32-3	3-15-04	I-11	2-17-04
Chapter 20		32-4	3-15-04	I-12	2-17-04
20-1	8-6-01	32-5	3-15-04	I-13	2-17-04
BLANK	8-6-01	32-6	3-15-04	I-14	2-17-04
Chapter 21		32-7	3-15-04	I-15	2-17-04
21-1	7-1-02	32-8	3-15-04	BLANK	2-17-04
21-2	7-1-02	Chapter 33		Definitions	
21-2.1	7-1-02	33-1	12-6-99	D-1	2-17-04
BLANK	7-1-02	33-2	12-6-99	D-2	2-17-04
21-3	4-17-00	33-3	12-6-99	D-3	2-17-04
21-4	4-17-00	BLANK	12-6-99	D-4	2-17-04
21-5	7-1-02	Chapter 34		D-5	3-15-04
BLANK	7-1-02	34-1	9-4-01	D-6	3-15-04
Chapter 22		BLANK	9-4-01	D-6.1	3-15-04
22-1	12-6-99	Chapter 35		BLANK	3-15-04
BLANK	12-6-99	35-1	9-4-01	D-7	2-17-04
Chapter 23		35-2	9-4-01	BLANK	2-17-04
23-1	12-16-02	35-3	9-4-01	Tables	
23-2	12-16-02	BLANK	9-4-01	T1-1	3-15-04
Chapter 24		Chapters 36 through 37		T1-2	3-15-04
24-1	5-1-00	36-1	9-4-01	T2-1	3-15-04
24-2	5-1-00	BLANK	9-4-01	T2-2	3-15-04