

**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.)

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

CHAPTER 26	GENERAL PROVISIONS
CHAPTER 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 August 7, 2006**

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 August 7, 2006)

<b>Page Number</b>	<b>Supp. Date</b>	<b>Page Number</b>	<b>Supp. Date</b>	<b>Page Number</b>	<b>Supp. Date</b>
i-----	1-17-06	1-42-----	2-20-96	7-6-----	12-4-00
ii-----	1-17-06	1-43-----	4-2-01	7-7-----	12-4-00
iii-----	1-17-06	1-44-----	4-2-01	7-8-----	12-4-00
iv-----	1-17-06	1-45-----	6-19-06	7-9-----	12-4-00
v-----	4-19-04	1-46-----	6-19-06	BLANK-----	12-4-00
vi-----	4-19-04	1-47-----	4-2-01	<b>Chapter 8</b>	
vii-----	8-7-06	1-48-----	4-2-01	8-1-----	8-7-06
viii-----	8-7-06	1-49-----	4-2-01	BLANK-----	8-7-06
ix-----	8-7-06	BLANK-----	4-2-01	<b>Chapter 9</b>	
BLANK-----	8-7-06	<b>Chapter 2</b>		9-1-----	8-7-06
<b>Chapter 1</b>		2-1-----	2-21-06	9-2-----	8-7-06
1-1-----	8-7-06	2-2-----	2-21-06	<b>Chapter 10</b>	
1-2-----	8-7-06	2-3-----	2-21-06	10-1-----	8-7-06
1-3-----	2-2-04	BLANK-----	2-21-06	10-2-----	8-7-06
1-4-----	2-2-04	<b>Chapter 3</b>		10-3-----	8-7-06
1-5-----	8-7-06	3-1-----	6-5-06	BLANK-----	8-7-06
1-6-----	8-7-06	3-2-----	6-5-06	<b>Chapter 11</b>	
1-7-----	8-7-06	3-3-----	9-6-05	11-1-----	6-6-05
1-8-----	8-7-06	3-4-----	9-6-05	11-2-----	6-6-05
1-9-----	8-7-06	3-5-----	9-6-05	11-3-----	6-6-05
1-10-----	8-7-06	3-6-----	9-6-05	11-4-----	6-6-05
1-11-----	8-7-06	3-7-----	9-6-05	11-5-----	6-6-05
1-12-----	8-7-06	BLANK-----	9-6-05	11-6-----	6-6-05
1-13-----	8-7-06	<b>Chapter 4</b>		11-7-----	1-18-00
1-14-----	8-7-06	4-1-----	10-17-05	11-8-----	1-18-00
1-15-----	8-7-06	4-2-----	10-17-05	11-9-----	6-6-05
1-16-----	8-7-06	4-3-----	10-17-05	11-10-----	6-6-05
1-16.0.1-----	8-7-06	4-4-----	10-17-05	11-11-----	1-18-00
1-16.0.2-----	8-7-06	4-5-----	10-17-05	11-12-----	1-18-00
1-16.1-----	7-3-06	4-6-----	10-17-05	11-13-----	1-18-00
BLANK-----	7-3-06	<b>Chapter 5</b>		BLANK-----	1-18-00
1-17-----	6-19-06	5-1-----	6-19-06	<b>Chapter 12</b>	
1-18-----	6-19-06	5-2-----	6-19-06	12-1-----	6-19-06
1-19-----	4-2-01	5-3-----	6-19-06	12-2-----	6-19-06
1-20-----	4-2-01	5-4-----	6-19-06	12-3-----	7-21-97
1-21-----	6-19-06	5-5-----	6-19-06	12-4-----	7-21-97
1-22-----	6-19-06	5-6-----	6-19-06	<b>Chapter 13</b>	
1-23-----	7-17-06	5-7-----	6-19-06	13-1-----	6-19-06
1-24-----	7-17-06	BLANK-----	6-19-06	13-2-----	6-19-06
1-25-----	6-19-06	<b>Chapter 6</b>		13-3-----	6-19-06
1-26-----	6-19-06	6-1-----	6-19-06	13-4-----	6-19-06
1-27-----	4-2-01	6-2-----	6-19-06	13-5-----	6-19-06
1-28-----	4-2-01	6-3-----	11-19-01	13-6-----	6-19-06
1-29-----	4-2-01	6-4-----	11-19-01	13-7-----	6-19-06
1-30-----	4-2-01	6-5-----	6-19-06	BLANK-----	6-19-06
1-31-----	4-2-01	6-6-----	6-19-06	<b>Chapter 14</b>	
1-32-----	4-2-01	6-7-----	7-18-05	14-1-----	6-5-06
1-33-----	4-2-01	6-8-----	7-18-05	14-2-----	6-5-06
1-34-----	4-2-01	6-8.1-----	7-18-05	14-3-----	8-16-04
1-35-----	4-2-01	BLANK-----	7-18-05	14-4-----	8-16-04
1-36-----	4-2-01	6-9-----	6-19-06	<b>Chapter 15</b>	
1-37-----	3-21-05	6-10-----	6-19-06	15-1-----	6-19-06
1-38-----	3-21-05	<b>Chapter 7</b>		15-2-----	6-19-06
1-39-----	1-17-06	7-1-----	5-1-06	15-3-----	11-4-02
1-40-----	1-17-06	7-2-----	5-1-06	15-4-----	11-4-02
1-40.1-----	3-21-05	7-3-----	12-4-00	15-5-----	11-4-02
BLANK-----	3-21-05	7-4-----	12-4-00	15-6-----	11-4-02
1-41-----	2-20-96	7-5-----	12-4-00	15-7-----	6-19-06

Page Number	Supp. Date
15-8	6-19-06
15-9	6-19-06
15-10	6-19-06
15-11	6-19-06
15-12	6-19-06
15-13	6-19-06
15-14	6-19-06
15-15	6-19-06
15-16	6-19-06
15-16.1	6-19-06
15-16.2	6-19-06
15-16.3	6-19-06
15-16.4	6-19-06
15-16.5	6-19-06
15-16.6	6-19-06
15-16.7	6-19-06
BLANK	6-19-06
15-17	7-7-03
15-18	7-7-03
15-18.1	7-7-03
BLANK	7-7-03
15-19	1-17-06
15-20	1-17-06
15-21	11-4-02
BLANK	11-4-02
<b>Chapter 16</b>	
16-1	7-3-06
16-2	7-3-06
16-3	6-19-06
16-4	6-19-06
<b>Chapter 17</b>	
17-1	6-16-97
BLANK	6-16-97
<b>Chapter 18</b>	
18-1	6-16-97
BLANK	6-16-97
<b>Chapter 19</b>	
19-1	6-19-06
19-2	6-19-06
<b>Chapter 20</b>	
20-1	8-7-06
BLANK	8-7-06
<b>Chapter 21</b>	
21-1	6-19-06
21-2	6-19-06
21-3	6-19-06
21-4	6-19-06
21-5	6-19-06
BLANK	6-19-06
<b>Chapter 22</b>	
22-1	6-19-06
22-2	6-19-06
<b>Chapter 23</b>	
23-1	6-19-06
23-2	6-19-06
23-3	6-19-06
BLANK	6-19-06
<b>Chapter 24</b>	
24-1	6-19-06

Page Number	Supp. Date
24-2	6-19-06
24-3	7-3-06
24-4	7-3-06
24-5	6-19-06
24-6	6-19-06
<b>Chapter 25</b>	
25-1	6-19-06
25-2	6-19-06
25-3	7-3-06
25-4	7-3-06
25-5	7-3-06
25-6	7-3-06
25-7	6-19-06
25-8	6-19-06
25-9	2-17-04
BLANK	2-17-04
<b>Chapter 26</b>	
26-1	8-7-06
26-2	8-7-06
26-3	8-7-06
BLANK	8-7-06
<b>Chapter 27</b>	
27-1	6-19-06
27-2	6-19-06
27-3	6-19-06
27-4	6-19-06
27-5	4-19-04
27-6	4-19-04
<b>Chapter 28</b>	
28-1	5-15-95
BLANK	5-15-95
<b>Chapter 29</b>	
29-1	4-15-02
29-2	4-15-02
<b>Chapter 30</b>	
30-1	5-15-95
BLANK	5-15-95
<b>Chapter 31</b>	
31-1	5-15-95
BLANK	5-15-95
<b>Chapter 32</b>	
32-1	6-19-06
32-2	6-19-06
32-3	3-15-04
32-4	3-15-04
32-5	6-19-06
32-6	6-19-06
32-7	3-15-04
32-8	3-15-04
<b>Chapter 33</b>	
33-1	3-21-05
33-2	3-21-05
33-3	3-21-05
33-4	3-21-05
<b>Chapter 34</b>	
34-1	9-4-01
BLANK	9-4-01
<b>Chapter 35</b>	
35-1	6-19-06

Page Number	Supp. Date
35-2	6-19-06
35-3	6-19-06
BLANK	6-19-06
<b>Chapters 36 through 37</b>	
36-1	9-4-01
BLANK	9-4-01
<b>Chapter 38</b>	
38-1	6-16-97
BLANK	6-16-97
<b>Chapter 39</b>	
39-1	5-15-95
BLANK	5-15-95
<b>Chapter 40</b>	
40-1	11-20-95
BLANK	11-20-95
<b>Chapter 41</b>	
41-1	11-20-95
BLANK	11-20-95
<b>Chapter 42</b>	
42-1	7-21-03
42-2	7-21-03
42-2.1	7-21-03
BLANK	7-21-03
42-3	5-15-95
42-4	5-15-95
42-5	5-15-95
42-6	5-15-95
42-7	2-5-01
42-8	2-5-01
42-9	5-15-95
42-10	5-15-95
42-11	5-15-95
42-12	5-15-95
<b>Index</b>	
I-1	6-19-06
I-2	6-19-06
I-3	6-19-06
I-4	6-19-06
I-5	6-19-06
I-6	6-19-06
I-7	6-19-06
I-8	6-19-06
I-9	6-19-06
I-10	6-19-06
<b>Definitions</b>	
D-1	6-19-06
D-2	6-19-06
D-3	6-19-06
D-4	6-19-06
D-5	6-19-06
D-6	6-19-06
D-7	6-19-06
BLANK	6-19-06
<b>Tables</b>	
T1-1	8-7-06
T1-2	8-7-06
T2-1	8-7-06
T2-2	8-7-06