

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

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

Supplement February 18, 2003

I, Jeff S. Masin, Acting 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 February 18, 2003)

| Page Number | Supp. Date | Page Number | Supp. Date | Page Number | Supp. Date |
|------------------|---------------|------------------|---------------|-------------------|---------------|
| i | 1-6-03 | 1-40.1 | 12-16-02 | Chapter 9 | |
| ii | 1-6-03 | BLANK | 12-16-02 | 9-1 | 8-6-01 |
| iii | 1-22-02 | 1-41 | 2-20-96 | 9-2 | 8-6-01 |
| iv | 1-22-02 | 1-42 | 2-20-96 | Chapter 10 | |
| v | 9-4-01 | 1-43 | 4-2-01 | 10-1 | 8-6-01 |
| vi | 9-4-01 | 1-44 | 4-2-01 | 10-2 | 8-6-01 |
| vii | 2-18-03 | 1-45 | 4-2-01 | 10-3 | 8-6-01 |
| viii | 2-18-03 | 1-46 | 4-2-01 | BLANK | 8-6-01 |
| ix | 2-18-03 | 1-47 | 4-2-01 | Chapter 11 | |
| BLANK | 2-18-03 | 1-48 | 4-2-01 | 11-1 | 1-18-00 |
| Chapter 1 | | 1-49 | 4-2-01 | 11-2 | 1-18-00 |
| 1-1 | 11-18-02 | BLANK | 4-2-01 | 11-3 | 1-18-00 |
| 1-2 | 11-18-02 | Chapter 2 | | 11-4 | 1-18-00 |
| 1-3 | 11-18-02 | 2-1 | 8-21-00 | 11-5 | 1-18-00 |
| 1-4 | 11-18-02 | 2-2 | 8-21-00 | 11-6 | 1-18-00 |
| 1-5 | 2-4-02 | 2-3 | 8-21-00 | 11-7 | 1-18-00 |
| 1-6 | 2-4-02 | BLANK | 8-21-00 | 11-8 | 1-18-00 |
| 1-6.1 | 2-4-02 | Chapter 3 | | 11-9 | 1-18-00 |
| BLANK | 2-4-02 | 3-1 | 3-20-00 | 11-10 | 1-18-00 |
| 1-7 | 4-2-01 | 3-2 | 3-20-00 | 11-11 | 1-18-00 |
| 1-8 | 4-2-01 | 3-3 | 3-20-00 | 11-12 | 1-18-00 |
| 1-9 | 4-2-01 | 3-4 | 3-20-00 | 11-13 | 1-18-00 |
| 1-10 | 4-2-01 | 3-5 | 3-20-00 | BLANK | 1-18-00 |
| 1-11 | 4-16-01 | BLANK | 3-20-00 | Chapter 12 | |
| 1-12 | 4-16-01 | Chapter 4 | | 12-1 | 1-6-03 |
| 1-13 | 2-4-02 | 4-1 | 11-18-02 | 12-2 | 1-6-03 |
| 1-14 | 2-4-02 | 4-2 | 11-18-02 | 12-3 | 7-21-97 |
| 1-14.1 | 2-4-02 | 4-3 | 11-18-02 | 12-4 | 7-21-97 |
| BLANK | 2-4-02 | 4-4 | 11-18-02 | Chapter 13 | |
| 1-15 | 4-2-01 | Chapter 5 | | 13-1 | 2-3-03 |
| 1-16 | 4-2-01 | 5-1 | 5-15-95 | 13-2 | 2-3-03 |
| 1-17 | 4-2-01 | BLANK | 5-15-95 | 13-3 | 2-3-03 |
| 1-18 | 4-2-01 | Chapter 6 | | 13-4 | 2-3-03 |
| 1-19 | 4-2-01 | 6-1 | 6-18-01 | 13-4.1 | 2-3-03 |
| 1-20 | 4-2-01 | 6-2 | 6-18-01 | BLANK | 2-3-03 |
| 1-21 | 11-18-02 | 6-3 | 11-19-01 | 13-5 | 2-18-97 |
| 1-22 | 11-18-02 | 6-4 | 11-19-01 | 13-6 | 2-18-97 |
| 1-22.1 | 11-18-02 | 6-5 | 6-18-01 | 13-7 | 2-18-97 |
| BLANK | 11-18-02 | 6-6 | 6-18-01 | BLANK | 2-18-97 |
| 1-23 | 4-2-01 | 6-7 | 6-18-01 | 13-9 | 5-15-95 |
| 1-24 | 4-2-01 | 6-8 | 6-18-01 | BLANK | 5-15-95 |
| 1-25 | 4-2-01 | 6-9 | 6-18-01 | Chapter 14 | |
| 1-26 | 4-2-01 | 6-10 | 6-18-01 | 14-1 | 4-5-99 |
| 1-27 | 4-2-01 | Chapter 7 | | 14-2 | 4-5-99 |
| 1-28 | 4-2-01 | 7-1 | 12-4-00 | 14-3 | 5-15-95 |
| 1-29 | 4-2-01 | 7-2 | 12-4-00 | BLANK | 5-15-95 |
| 1-30 | 4-2-01 | 7-3 | 12-4-00 | Chapter 15 | |
| 1-31 | 4-2-01 | 7-4 | 12-4-00 | 15-1 | 11-4-02 |
| 1-32 | 4-2-01 | 7-5 | 12-4-00 | 15-2 | 11-4-02 |
| 1-33 | 4-2-01 | 7-6 | 12-4-00 | 15-3 | 11-4-02 |
| 1-34 | 4-2-01 | 7-7 | 12-4-00 | 15-4 | 11-4-02 |
| 1-35 | 4-2-01 | 7-8 | 12-4-00 | 15-5 | 11-4-02 |
| 1-36 | 4-2-01 | 7-9 | 12-4-00 | 15-6 | 11-4-02 |
| 1-37 | 12-16-02 | BLANK | 12-4-00 | 15-7 | 11-4-02 |
| 1-38 | 12-16-02 | Chapter 8 | | 15-8 | 11-4-02 |
| 1-39 | 12-16-02 | 8-1 | 8-6-01 | 15-9 | 11-4-02 |
| 1-40 | 12-16-02 | BLANK | 8-6-01 | 15-10 | 11-4-02 |

| Page Number | Supp. Date | Page Number | Supp. Date | Page Number | Supp. Date |
|------------------------|-----------------------|-------------------------------|-----------------------|------------------------|-----------------------|
| 15-11 | 11-4-02 | 24-5 | 5-1-00 | BLANK | 5-15-95 |
| 15-12 | 11-4-02 | 24-6 | 5-1-00 | Chapter 40 | |
| 15-13 | 11-4-02 | Chapter 25 | | 40-1 | 11-20-95 |
| 15-14 | 11-4-02 | 25-1 | 2-3-03 | BLANK | 11-20-95 |
| 15-14.1 | 11-4-02 | 25-2 | 2-3-03 | Chapter 41 | |
| 15-14.2 | 11-4-02 | 25-3 | 2-3-03 | 41-1 | 11-20-95 |
| 15-14.3 | 11-4-02 | 25-4 | 2-3-03 | BLANK | 11-20-95 |
| 15-14.4 | 11-4-02 | Chapter 26 | | Chapter 42 | |
| 15-14.5 | 11-4-02 | 26-1 | 7-16-01 | 42-1 | 2-18-03 |
| BLANK | 11-4-02 | 26-2 | 7-16-01 | 42-2 | 2-18-03 |
| 15-15 | 7-6-99 | Chapter 27 | | 42-3 | 5-15-95 |
| 15-16 | 7-6-99 | 27-1 | 9-21-98 | 42-4 | 5-15-95 |
| 15-16.1 | 11-4-02 | 27-2 | 9-21-98 | 42-5 | 5-15-95 |
| 15-16.2 | 11-4-02 | 27-3 | 9-21-98 | 42-6 | 5-15-95 |
| 15-17 | 11-4-02 | 27-4 | 9-21-98 | 42-7 | 2-5-01 |
| 15-18 | 11-4-02 | Chapter 28 | | 42-8 | 2-5-01 |
| 15-19 | 11-4-02 | 28-1 | 5-15-95 | 42-9 | 5-15-95 |
| 15-20 | 11-4-02 | BLANK | 5-15-95 | 42-10 | 5-15-95 |
| 15-21 | 11-4-02 | Chapter 29 | | 42-11 | 5-15-95 |
| BLANK | 11-4-02 | 29-1 | 4-15-02 | 42-12 | 5-15-95 |
| Chapter 16 | | 29-2 | 4-15-02 | Index | |
| 16-1 | 7-2-01 | Chapter 30 | | I-1 | 9-4-01 |
| 16-2 | 7-2-01 | 30-1 | 5-15-95 | I-2 | 9-4-01 |
| 16-3 | 7-2-01 | BLANK | 5-15-95 | I-3 | 9-4-01 |
| 16-4 | 7-2-01 | Chapter 31 | | I-4 | 9-4-01 |
| Chapter 17 | | 31-1 | 5-15-95 | I-5 | 7-1-02 |
| 17-1 | 6-16-97 | BLANK | 5-15-95 | I-6 | 7-1-02 |
| BLANK | 6-16-97 | Chapter 32 | | I-6.1 | 7-1-02 |
| Chapter 18 | | 32-1 | 12-7-98 | BLANK | 7-1-02 |
| 18-1 | 6-16-97 | 32-2 | 12-7-98 | I-7 | 7-1-02 |
| BLANK | 6-16-97 | 32-3 | 12-7-98 | I-8 | 7-1-02 |
| Chapter 19 | | 32-4 | 12-7-98 | I-8.1 | 7-1-02 |
| 19-1 | 6-4-01 | 32-5 | 12-7-98 | BLANK | 7-1-02 |
| 19-2 | 6-4-01 | 32-6 | 12-7-98 | I-9 | 9-4-01 |
| Chapter 20 | | 32-7 | 12-7-98 | I-10 | 9-4-01 |
| 20-1 | 8-6-01 | BLANK | 12-7-98 | I-11 | 9-4-01 |
| BLANK | 8-6-01 | Chapter 33 | | I-12 | 9-4-01 |
| Chapter 21 | | 33-1 | 12-6-99 | I-13 | 9-4-01 |
| 21-1 | 7-1-02 | 33-2 | 12-6-99 | I-14 | 9-4-01 |
| 21-2 | 7-1-02 | 33-3 | 12-6-99 | I-15 | 9-4-01 |
| 21-2.1 | 7-1-02 | BLANK | 12-6-99 | BLANK | 9-4-01 |
| BLANK | 7-1-02 | Chapter 34 | | Definitions | |
| 21-3 | 4-17-00 | 34-1 | 9-4-01 | D-1 | 11-4-02 |
| 21-4 | 4-17-00 | BLANK | 9-4-01 | D-2 | 11-4-02 |
| 21-5 | 7-1-02 | Chapter 35 | | D-3 | 2-3-03 |
| BLANK | 7-1-02 | 35-1 | 9-4-01 | D-4 | 2-3-03 |
| Chapter 22 | | 35-2 | 9-4-01 | D-4.1 | 2-3-03 |
| 22-1 | 12-6-99 | 35-3 | 9-4-01 | BLANK | 2-3-03 |
| BLANK | 12-6-99 | BLANK | 9-4-01 | D-5 | 11-4-02 |
| Chapter 23 | | Chapters 36 through 37 | | D-6 | 11-4-02 |
| 23-1 | 12-16-02 | 36-1 | 9-4-01 | Tables | |
| 23-2 | 12-16-02 | BLANK | 9-4-01 | T1-1 | 1-6-03 |
| Chapter 24 | | Chapter 38 | | T1-2 | 1-6-03 |
| 24-1 | 5-1-00 | 38-1 | 6-16-97 | T2-1 | 1-6-03 |
| 24-2 | 5-1-00 | BLANK | 6-16-97 | T2-2 | 1-6-03 |
| 24-3 | 5-1-00 | Chapter 39 | | | |
| 24-4 | 5-1-00 | 39-1 | 5-15-95 | | |