

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

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

**Supplement July 7, 2008**

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 July 7, 2008)

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
i	1-7-08	1-40	1-17-06	6-11	12-4-06
ii	1-7-08	1-40.1	3-21-05	BLANK	12-4-06
iii	1-17-06	BLANK	3-21-05	<b>Chapter 7</b>	
iv	1-17-06	1-41	2-20-96	7-1	5-1-06
v	10-1-07	1-42	2-20-96	7-2	5-1-06
vi	10-1-07	1-43	4-2-01	7-3	12-4-00
vii	7-7-08	1-44	4-2-01	7-4	12-4-00
viii	7-7-08	1-45	6-19-06	7-5	12-4-00
ix	7-7-08	1-46	6-19-06	7-6	12-4-00
BLANK	7-7-08	1-47	4-2-01	7-7	12-4-00
<b>Chapter 1</b>		1-48	4-2-01	7-8	12-4-00
1-1	7-7-08	1-49	4-2-01	7-9	12-4-00
1-2	7-7-08	BLANK	4-2-01	BLANK	12-4-00
1-3	2-2-04	<b>Chapter 2</b>		<b>Chapter 8</b>	
1-4	2-2-04	2-1	2-21-06	8-1	12-18-06
1-5	8-7-06	2-2	2-21-06	BLANK	12-18-06
1-6	8-7-06	2-3	2-21-06	<b>Chapter 9</b>	
1-7	8-7-06	BLANK	2-21-06	9-1	12-4-06
1-8	8-7-06	<b>Chapter 3</b>		BLANK	12-4-06
1-9	8-7-06	3-1	6-5-06	<b>Chapter 10</b>	
1-10	8-7-06	3-2	6-5-06	10-1	12-18-06
1-11	8-7-06	3-3	9-6-05	BLANK	12-18-06
1-12	8-7-06	3-4	9-6-05	<b>Chapter 11</b>	
1-13	8-7-06	3-5	9-6-05	11-1	6-6-05
1-14	8-7-06	3-6	9-6-05	11-2	6-6-05
1-15	5-7-07	3-7	9-6-05	11-3	6-6-05
1-16	5-7-07	BLANK	9-6-05	11-4	6-6-05
1-16.0.0.1	5-7-07	<b>Chapter 4</b>		11-5	6-6-05
BLANK	5-7-07	4-1	7-7-08	11-6	6-6-05
1-16.0.1	9-5-06	4-2	7-7-08	11-7	1-18-00
1-16.0.2	9-5-06	4-3	7-7-08	11-8	1-18-00
1-16.1	7-3-06	4-4	7-7-08	11-9	6-6-05
BLANK	7-3-06	4-4.1	7-7-08	11-10	6-6-05
1-17	6-19-06	BLANK	7-7-08	11-11	1-18-00
1-18	6-19-06	4-5	4-7-08	11-12	1-18-00
1-19	4-2-01	4-6	4-7-08	11-13	1-18-00
1-20	4-2-01	4-7	4-7-08	BLANK	1-18-00
1-21	6-19-06	BLANK	4-7-08	<b>Chapter 12</b>	
1-22	6-19-06	<b>Chapter 5</b>		12-1	4-21-08
1-23	7-7-08	5-1	6-19-06	12-2	4-21-08
1-24	7-7-08	5-2	6-19-06	12-2.1	4-21-08
1-24.1	7-7-08	5-3	6-19-06	BLANK	4-21-08
BLANK	7-7-08	5-4	6-19-06	12-3	7-21-97
1-25	10-1-07	5-5	11-19-07	12-4	7-21-97
1-26	10-1-07	5-6	11-19-07	<b>Chapter 13</b>	
1-27	4-2-01	5-7	10-1-07	13-1	12-17-07
1-28	4-2-01	BLANK	10-1-07	13-2	12-17-07
1-29	4-2-01	<b>Chapter 6</b>		13-3	12-17-07
1-30	4-2-01	6-1	12-4-06	13-4	12-17-07
1-31	4-2-01	6-2	12-4-06	13-5	12-17-07
1-32	4-2-01	6-3	11-19-01	13-6	12-17-07
1-33	4-2-01	6-4	11-19-01	13-7	6-19-06
1-34	4-2-01	6-5	12-4-06	BLANK	6-19-06
1-35	4-2-01	6-6	12-4-06	<b>Chapter 14</b>	
1-36	4-2-01	6-7	12-4-06	14-1	6-5-06
1-37	3-21-05	6-8	12-4-06	14-2	6-5-06
1-38	3-21-05	6-9	12-4-06	14-3	8-16-04
1-39	1-17-06	6-10	12-4-06	14-4	8-16-04

<b>Page Number</b>	<b>Supp. Date</b>	<b>Page Number</b>	<b>Supp. Date</b>	<b>Page Number</b>	<b>Supp. Date</b>
<b>Chapter 15</b>					
15-1	4-7-08	23-2	5-19-08	33-4	3-21-05
15-2	4-7-08	23-3	7-7-08	<b>Chapter 34</b>	
15-3	4-7-08	BLANK	7-7-08	34-1	9-4-01
15-4	4-7-08	<b>Chapter 24</b>			
15-5	4-7-08	24-1	9-18-06	BLANK	9-4-01
15-6	4-7-08	24-2	9-18-06	<b>Chapter 35</b>	
15-7	6-19-06	24-2.1	9-18-06	35-1	2-5-07
15-8	6-19-06	BLANK	9-18-06	35-2	2-5-07
15-9	4-7-08	24-3	7-3-06	35-3	2-5-07
15-10	4-7-08	24-4	7-3-06	BLANK	2-5-07
15-11	6-19-06	24-5	10-1-07	<b>Chapters 36 through 37</b>	
15-12	6-19-06	24-6	10-1-07	36-1	9-4-01
15-13	4-7-08	<b>Chapter 25</b>			
15-14	4-7-08	25-1	2-19-08	BLANK	9-4-01
15-15	6-19-06	25-2	2-19-08	<b>Chapter 38</b>	
15-16	6-19-06	25-3	7-3-06	38-1	6-16-97
15-16.1	10-1-07	25-4	7-3-06	BLANK	6-16-97
15-16.2	10-1-07	25-5	7-3-06	<b>Chapter 39</b>	
15-16.3	6-19-06	25-6	7-3-06	39-1	5-15-95
15-16.4	6-19-06	25-7	6-19-06	BLANK	5-15-95
15-16.5	6-19-06	25-8	6-19-06	<b>Chapter 40</b>	
15-16.6	6-19-06	25-9	2-17-04	40-1	11-20-95
15-16.7	4-7-08	BLANK	2-17-04	BLANK	11-20-95
BLANK	4-7-08	<b>Chapter 26</b>			
15-17	7-7-03	26-1	7-7-08	<b>Chapter 41</b>	
15-18	7-7-03	26-2	7-7-08	41-1	11-20-95
15-18.1	7-7-03	26-3	7-7-08	BLANK	11-20-95
BLANK	7-7-03	BLANK	7-7-08	<b>Chapter 42</b>	
15-19	1-17-06	<b>Chapter 27</b>			
15-20	1-17-06	27-1	6-19-06	42-1	6-2-08
15-21	11-4-02	27-2	6-19-06	42-2	6-2-08
BLANK	11-4-02	27-3	10-1-07	42-3	5-15-95
<b>Chapter 16</b>					
16-1	12-4-06	27-4	10-1-07	42-4	5-15-95
16-2	12-4-06	27-5	4-19-04	42-5	5-15-95
16-3	12-4-06	27-6	4-19-04	42-6	5-15-95
16-4	12-4-06	<b>Chapter 28</b>			
<b>Chapter 17</b>					
17-1	6-16-97	28-1	5-15-95	42-7	2-5-01
BLANK	6-16-97	BLANK	5-15-95	42-8	2-5-01
<b>Chapter 18</b>					
18-1	6-16-97	<b>Chapter 29</b>			
BLANK	6-16-97	29-1	10-1-07	42-9	5-15-95
<b>Chapter 19</b>					
19-1	12-4-06	29-2	10-1-07	42-10	5-15-95
19-2	12-4-06	<b>Chapter 30</b>			
<b>Chapter 20</b>					
20-1	12-4-06	30-1	8-21-06	42-11	5-15-95
BLANK	12-4-06	30-2	8-21-06	42-12	5-15-95
<b>Chapter 21</b>					
21-1	7-7-08	30-3	8-21-06	<b>Index</b>	
21-2	7-7-08	30-4	8-21-06	I-1	7-7-08
21-2.1	7-7-08	30-5	8-21-06	I-2	7-7-08
BLANK	7-7-08	30-6	8-21-06	I-3	7-7-08
21-3	10-1-07	<b>Chapter 31</b>			
21-4	10-1-07	31-1	5-15-95	I-4	7-7-08
21-5	7-7-08	BLANK	5-15-95	I-5	7-7-08
21-6	7-7-08	<b>Chapter 32</b>			
<b>Chapter 22</b>					
22-1	10-1-07	32-1	6-19-06	I-6	7-7-08
22-2	10-1-07	32-2	6-19-06	I-7	7-7-08
<b>Chapter 23</b>					
23-1	5-19-08	32-3	3-15-04	I-8	7-7-08
		32-4	3-15-04	I-9	7-7-08
		32-5	6-19-06	I-10	7-7-08
		32-6	6-19-06	<b>Definitions</b>	
		32-7	3-15-04	D-1	4-7-08
		32-8	3-15-04	D-2	4-7-08
		<b>Chapter 33</b>			
		33-1	3-21-05	D-3	4-7-08
		33-2	3-21-05	D-4	4-7-08
		33-3	3-21-05	D-5	4-7-08
				D-6	4-7-08
				D-7	4-7-08
				BLANK	4-7-08
				<b>Tables</b>	
				T1-1	7-7-08
				T1-2	7-7-08
				T2-1	7-7-08
				T2-2	7-7-08