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WRITER'S DIRECT DIAL NUMBER

WRITER'S E-MAIL

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September 21, 2005

Via Certified Mail

Office of Employee Benefits Security
Labor-Management Services Administration
U.S. Department of Labor
Washington, D.C. 20216

**Re: Notice of Adoption of Non-qualified Deferred Compensation Plans
by Bayonne Community Bank**

Dear Sirs:

Enclosed please find a notice of adoption of non-qualified deferred compensation plans by Bayonne Community Bank. This notice is being filed pursuant to Department of Labor Regulations 29 C.F.R. §2520.104-23. If you have any questions with respect to the notice, please contact the undersigned.

Very truly yours,



Norma M. Sharara

Enclosure

cc: Donald Mindiak, President
and Chief Executive Officer
Bayonne Community Bank (w/encl.)
Alan Schick, Esq. (w/o encl.)

**ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT
FOR NONQUALIFIED DEFERRED COMPENSATION PLANS**

To the Secretary of Labor:

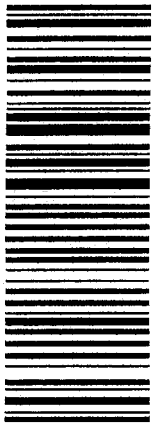
In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29. C.F.R. § 2520.104-23, the following information is provided by the undersigned administrator:

- (1) The name of the employer is: Bayonne Community Bank.
- (2) The mailing address of the employer is: 104-110 Avenue C
Bayonne, NJ 07002
- (3) The Employer Identification Number is: 22-3760320
- (4) The above-named employer maintains a plan primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
- (5) Name of Plan and Number of Participants:
Bayonne Community Bank 2005 Director Deferred Compensation Plan covering 8 participants;
- (6) The employer will provide copies of the plan to the Secretary of Labor upon request.

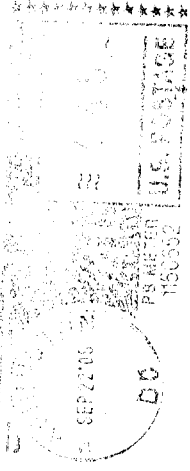
Bayonne Community Bank

By: Donald Mundick
(Plan Administrator)

Dated: September 20, 2005



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RSBSA

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