

# INTERCHANGE FINANCIAL SERVICES CORPORATION

## Financial Officers Code of Ethics

### Preface

The honesty, integrity, and sound judgment of financial officers is fundamental to the reputation and success of Interchange Financial Services Corporation and its subsidiaries (collectively “Interchange”). While all employees, officers, and directors are required to adhere to Interchange’s **Code of Conduct**, the professional and ethical conduct of financial officers is essential to the proper function and success of Interchange as a leading community bank.

Financial officers hold an important and elevated role in corporate governance. These individuals are key members of the management team, who are uniquely capable and empowered to ensure that the interests of stakeholders (including shareholders, clients, employees, suppliers, and citizens of the communities in which Interchange operates) are appropriately balanced, protected, and preserved. Financial officers fulfill this responsibility by prescribing and enforcing the policies and procedures employed in Interchange’s financial operations.

### Financial Officers Code of Ethical Conduct

As a financial officer of Interchange performing accounting, audit, financial management, or similar functions you agree to:

- (a) Engage in and promote honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Avoid conflicts of interest and to disclose to the CEO or CFO any material transaction or relationship that reasonably could be expected to give rise to such a conflict;
- (c) Take all reasonable measures to protect the confidentiality of non-public information about Interchange and their customers obtained or created in connection with our activities and to prevent the unauthorized disclosure of such information unless required by applicable law or regulation or legal or regulatory process;
- (d) Produce full, fair, accurate, timely, and understandable disclosure in reports and documents that Interchange or its subsidiaries files with, or submits to, the Securities and Exchange Commission and other regulators and in other public communications made by Interchange.
- (e) Comply with applicable governmental laws, rules and regulations and;

- (f) Promptly report any possible violation of this Code of Ethics to the CEO, CFO or General Auditor or any other parties or channels listed in Interchange's Code of Conduct.

You are prohibited from directly or indirectly taking any action to fraudulently influence, coerce, manipulate or mislead Interchange's independent public auditors for the purpose of rendering the financial statements of Interchange misleading.

You understand that you will be held accountable for your adherence to this Code of Ethics. Your failure to observe the terms of this Code of Ethics may result in disciplinary action, up to and including termination of employment. Violations of this Code of Ethics may also constitute violations of law and may result in civil and criminal penalties for you, your supervisors and/or Interchange.

If you have any questions regarding the best course of action in a particular situation, you should promptly contact the CEO, CFO, or General Auditor. You may choose to remain anonymous in reporting any possible violation of this Code of Ethics.

**Your Personal Commitment to the Code of Ethics for Financial Officers**

I acknowledge that I have received and read the Interchange Code of Ethics for Financial Officers, dated April 2003, and understand my obligations to comply with the Code of Ethics.

I understand that my agreement to comply with the Code of Ethics does not constitute a contract of employment.

Please sign here: \_\_\_\_\_ Date: \_\_\_\_\_

Please print your name: \_\_\_\_\_

This signed and completed form must be returned to your manager or designated human resources professional