



Prime Associates, Inc.

FOR IMMEDIATE RELEASE

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NorCrown Bank of Livingston, NJ Enhances its Electronic Regulatory Compliance Safeguards

Clark, NJ, February 10, 2004 - Prime Associates, Inc., a leading provider of regulatory compliance solutions for financial institutions, today announced that NorCrown Bank of Livingston, NJ, will implement OFAC Reporter, BSA Reporter and EDD Reporter as part of the safeguards needed in place to adhere to the mandates enforced by the US Patriot Act.

"We look forward to providing our industry leading Compliance Manager suite of products to one of New Jersey's leading Community Banking Institutions. Prime's Compliance Manager will be a key component in meeting NorCrown's USA Patriot Act mandates," said Salvatore Cangialosi, President, Prime Associates, Inc.

"Given the heightened security issues, we wanted to upgrade our processes and enhance our compliance capabilities," noted Laura Criscione, Chief Financial Officer for NorCrown Bank. "This new software will enable us to better implement the anti-money laundering, Bank Secrecy Act (BSA), Office of Foreign Asset Control (OFAC) and Enhanced Due-Diligence (EDD) mandates, helping us to support our country's efforts to make this a safer world for our customers and for all Americans."

About Prime Associates, Inc.

Prime Associates, Inc. is a leading New Jersey based Software firm that provides state of the art regulatory compliance solutions for OFAC and BSA regulations to the financial community. OFAC Reporter, BSA Reporter, and EDD Reporter have been installed in some of the largest financial institutions in the world. For more information on Prime Associates, Inc. and their products please contact Dave DeMartino 732-574-0074 x217. Email ddemartino@primeassociates.com

About NorCrown Bank

NorCrown Bank, headquartered in Livingston, New Jersey, has grown since the beginning of 2000 from seven branches and \$185 million in assets to 15 branches with nearly \$600 million in assets today. Roughly 90 percent of NorCrown's business is in New Jersey. The remainder involves customers in New York and Pennsylvania. Geared toward assisting small and medium-sized businesses and households, NorCrown Bank provides a full spectrum of banking services. A member of the FDIC and an Equal Opportunity and Equal Housing Lender, NorCrown Bank was recently ranked # 23 among the Top 50 Commercial Banks in the NJBIZ 2004 Book of Lists.