

LAKELAND BANCORP INC  
 Form 4  
 January 27, 2003

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE  
 COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL

\_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo & Dye's Instant Form 4 Filer  
 www.section16.net

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol <b>Lakeland Bancorp, Inc. - LBAI</b>				6. Relationship of Reporting Person(s) to Issuer (Check all applicable)		
<b>Fredericks, Mark J.</b>  (Last) (First) (Middle)			3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		4. Statement for Month/Day/Year <b>1/27/03</b>		<input checked="" type="checkbox"/> Director — 10% Owner — <input type="checkbox"/> Officer (give title below) — Other (specify below) —		
<b>c/o Lakeland Bancorp, Inc.</b> <b>250 Oak Ridge Road</b>  (Street)							5. If Amendment, Date of Original (Month/Day/Year)		7. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
<b>Oak Ridge, NJ 07438</b>  (City) (State) (Zip)			<b>Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned</b>						
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)			5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 & 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	Amount			
Common Stock							<b>69,956<sup>(1)</sup></b>	<b>D</b>	
Common Stock							<b>27,880<sup>(2)</sup></b>	<b>I</b>	<b>Held by Wife</b>
Common Stock							<b>90,164<sup>(3)</sup></b>	<b>I</b>	<b>Held by children</b>
Common Stock							<b>21,673<sup>(4)</sup></b>	<b>I</b>	<b>Held by Profit sharing plan of Company owned by Mr. Fredericks</b>
Common Stock							<b>44,744<sup>(5)</sup></b>	<b>I</b>	<b>Held by Profit Sharing Plan of which Mr. Fredricks is a trustee</b>
Common Stock	<b>1-24-03</b>		<b>J<sup>(6)</sup></b>				<b>11,000</b>	<b>I</b>	<b>Held by Fredericks Fuel &amp; Heating Service in which Mr. Fredericks is partial owner.</b>

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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**FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
**(e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities (A) or Disposed of (D) (Instr. 3, 4 & 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 & 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title

**Explanation of Responses:**

- (1) Includes 323 shares acquired in Company's Dividend Reinvestment Plan and 3315 shares acquired as part of a 5% stock dividend paid November 15, 2002 to shareholders of record October 31, 2002.
- (2) Includes 120 shares acquired in Company's Dividend Reinvestment Plan and 1321 shares acquired as part of a 5% stock dividend paid November 15, 2002 to shareholders of record 31, 2002.
- (3) Includes 381 shares acquired in Company's Dividend Reinvestment Plan and 4272 shares acquired as part of a 5% stock dividend paid November 15, 2002 to shareholders of record October 31, 2002.
- (4) Includes 100 shares acquired in Company's Dividend Reinvestment Plan and 1027 shares acquired as part of a 5% stock dividend paid November 15, 2002 to shareholders of record October 31, 2002.
- (5) Includes 2,130 shares acquired as part of a 5% stock dividend paid November 15, 2002 to shareholders of record October 31, 2002.
- (6) On January 24, 2003, 11,000 shares were transferred into the account of Fredericks Fuel & Heating Service.

By: /s/ **Harry Cooper, Power of Attorney** **1-27-03**  
Date

\*\*Signature of Reporting Person

\*\*Intentional misstatements or omissions of facts constitute Federal Criminal Violations.  
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed.  
 If space is insufficient, See Instruction 6 for procedure.

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