SUMMARY NOTICE OF BOND SALE

TOWNSHIP OF OLD BRIDGE
IN THE COUNTY OF MIDDLESEX
NEW JERSEY

$27,850,000*
GENERAL OBLIGATION BONDS, SERIES 2026
CONSISTING OF
$22,175,000* GENERAL IMPROVEMENT BONDS, SERIES 2026
AND
$300,000* ARENA UTILITY BONDS, SERIES 2026
AND
$5,375,000* EMERGENCY REFUNDING BONDS, SERIES 2026
(BOOK-ENTRY ONLY) (CALLABLE)

ELECTRONIC PROPOSALS (the “Proposals”), via BiDCOMP/PARITY Competitive Bidding System ("PARITY") only, will be received by the Director of Finance of the Township of Old Bridge, New Jersey (the “Township”), on

August 26, 2026

until 11:00 a.m., New York City time, at which time they will be announced, for the purchase of all, but not less than all, of the Township's $27,850,000* General Obligation Bonds, Series 2026, dated the date of delivery (the “Bonds”).

Principal of the Bonds will be paid annually, subject to prior optional redemption, on the first day of September in the following years and in the following aggregate amounts:

$22,175,000* General Improvement Bonds, Series 2026, maturing in the principal amount of $1,050,000* in the year 2027; $1,095,000* in the year 2028; $1,130,000* in the year 2029; $1,185,000* in the year 2030; $1,235,000* in the year 2031; $1,285,000* in the year 2032; $1,325,000* in the year 2033; $1,850,000* in the year 2034; $1,875,000* in the year 2035; $1,935,000* in the year 2036; $2,000,000* in the year 2037; $2,040,000* in the year 2038; $2,070,000* in the year 2039; and $2,100,000* in the year 2040.

$300,000* Arena Utility Bonds, Series 2026, maturing in the principal amount of $15,000* in each of the years 2027 through 2031, inclusive; $20,000* in the year 2032; $25,000* in the year 2033; and $30,000* in each of the years 2034 through 2039, inclusive.

$5,375,000* Emergency Refunding Bonds, Series 2026, maturing in the principal amount of $1,040,000* in the year 2027; $1,020,000* in the year 2028; $1,060,000* in the year 2029; $1,105,000* in the year 2030; and $1,150,000* in the year 2031.

The combined maturity schedule for the Bonds is as follows:

Year	Principal Amount*	Year	Principal Amount*
2027	$2,105,000	2034	$1,880,000
2028	2,130,000	2035	1,905,000
2029	2,205,000	2036	1,965,000
2030	2,305,000	2037	2,030,000
2031	2,400,000	2038	2,070,000
2032	1,305,000	2039	2,100,000
2033	1,350,000	2040	2,100,000

* Preliminary, subject to adjustment as described in the Notice of Sale.

Individual purchases of beneficial ownership interests in the Bonds will be made in book-entry form (without certificates) in the denomination of $1,000 each or any integral multiple thereof. The Bonds will bear interest at a rate or rates of interest in a multiple of 1/8th or 1/20th of 1% per annum specified by the successful bidder payable on March 1, 2027 and semi-annually thereafter on the 1st day of September and March in each year until maturity or prior optional redemption. The Bonds are subject to redemption at the option of the Township in accordance with the Notice of Sale dated August 13, 2026 (the “Notice of Sale”). The Bonds will be awarded to the bidder on whose bid the total loan may be made at the lowest true interest cost in accordance with the terms of the Notice of Sale.

For further information relating to the Bonds, reference is made to the Notice of Sale and the Preliminary Official Statement, including as an appendix the form of legal opinion of FBT Gibbons LLP, Newark, New Jersey, bond counsel to the Township, which can be accessed via the Internet at www.muniplatform.com. Copies of the Preliminary Official Statement, the Notice of Sale and the form of the legal opinion may be obtained from the Director of Finance of the Township at One Old Bridge Plaza, Old Bridge, New Jersey 08857 (telephone (732) 721-5600, ext. 2910) or from the Township's municipal advisor, Phoenix Advisors, a division of First Security Municipal Advisors, Inc., 2000 Waterview Drive, Suite 101, Hamilton, New Jersey 08691 (telephone (609) 291-0130 or ainverso@muniadvisors.com).

Dated: August 13, 2026

Dawn Swoboda
Director of Finance