



News Release



FOR IMMEDIATE RELEASE

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**Sun National Bank Teams Up with Health Advocate
to Help Guide Employees through the Healthcare Maze**

Blue Bell, PA. September 23, 2003. Health Advocate, Inc. an independent national healthcare advocacy and assistance company, is pleased to announce that Sun National Bank has contracted with Health Advocate to provide Sun National Bank's nearly 700 employees, their dependent children, parents and parents-in-law with its innovative, value-added service.

Health Advocate, a rapidly growing national healthcare advocacy and assistance company, serves employers, unions and a range of other organizations, helping them meet the needs of their employees, members and consumers. The company provides an array of services focused on assisting people to better navigate the healthcare and insurance systems.

"This is another innovative way Sun National Bank is trying to enhance the lives of its employees and their families," said J. Sands Wandelt, Director of Human Resources and Senior Vice President of Sun National Bank. "Our employees are our most important resource and this service will allow employees to continue to be productive by taking some of the worry out of health insurance and medical treatment concerns."

"Health Advocate knows the 'ins and outs' of the healthcare system. It offers a single point of contact service and provides cost-effective solutions to difficult issues," continued Wandelt.

Sun National Bank employees will enjoy unlimited access to Health Advocate's trained staff of Personal Health Advocates - registered nurses, supported by a team of medical directors and administrative experts, on a 24-hour basis, seven days a week. Health Advocate does not replace health insurance; rather it offers a broad array of cost-effective services providing assistance in solving claims, billing, insurance and related administrative issues; identifying and helping to arrange appointments with specialist physicians and best-in-class medical institutions; assistance coordinating complex clinical issues; accessing community resources; and finding senior care services that fall outside traditional health insurance coverage.

"We are pleased to have the opportunity to work with Sun National Bank in making Health Advocate available. Sun National Bank enjoys a reputation for excellence and innovation and it means a lot to us to be able to provide our services to their employees." said Michael Cardillo, President and Chief Executive Officer of Health Advocate, Inc.

"Our company has had a great deal of success working with health plans and healthcare providers. We are able to quickly and efficiently facilitate issues that result in considerable time and money savings for employers and employees," continued Cardillo.

About Sun National Bank

Sun National Bank, the primary subsidiary of Sun Bancorp, Inc. (NASDAQ: SNBC), is located in Vineland, New Jersey. It serves customers through 70 Community Banking Centers in southern and central New Jersey; New Castle County, DE; and Philadelphia, PA. The Federal Deposit Insurance Corporation (FDIC) insures the deposits of the bank up to the legal maximum.

For more information about Sun National Bank's community, commercial and business services, or to find a local branch, visit www.sunnb.com.

About Health Advocate, Inc.

Health Advocate was founded to help Americans deal with many of the problems they routinely confront when accessing healthcare services and health insurance coverage. The company, headquartered in suburban Philadelphia, offers a broad spectrum of cost-effective advocacy and assistance solutions, enabling employers of all sizes, their employees and consumers throughout the country to more easily navigate the complexities of the healthcare world.

More information about Health Advocate can be found on www.healthadvocate.net

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