



A little more of everything



Your guide to business accounts and services





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Why a little more can make a big difference.

When your Cape Bank business accounts become OceanFirst accounts on Monday, October 17, 2016, your business won't miss a beat. You'll be able to bank much as you always have, in the same locations, with experienced business bankers to serve you. And your new OceanFirst business accounts and services will deliver a smooth, simple transition to a similar way of banking.

But you'll also find that there's a little more to banking at OceanFirst: more borrowing power, more cash management choices, and more innovations that make your banking easier. We also have the wealth management skills to help translate your business success into a higher level of personal success.

Rest assured, you'll still be a customer of a local bank that makes your success our highest priority. You'll enjoy the friendly personal service and attention you can only get from a leading community bank. But we'll also bring you advantages that can help improve your day-to-day banking and give your business a brighter future. It's a little more of everything. And we think you'll notice the difference.

Transition Highlights

Your current Cape Bank deposit and loan accounts will become OceanFirst accounts on October 17, 2016. In each case we have selected a comparable account with similar features, but if you want to switch to a different OceanFirst account instead, we'll be happy to accommodate you.



For questions or to explore additional account options, call us at 1-888-OCEAN33 or visit a branch any time after October 17.

Account Numbers:

Deposit account numbers will not change. If you have a loan or line of credit at Cape Bank, you will get a new OceanFirst account number, which will be shown on your first OceanFirst statement.

Routing Number:

OceanFirst's routing number is 231270353.

Direct Deposit:

Direct deposits, automatic payments and transfers will continue without interruption.

Checks:

Continue to use your current checking and money market checks and deposit tickets until they run out. When you reorder through the bank, you will receive checks with the OceanFirst logo and routing number.

Branch Availability:

All Cape Bank branches will close at 3:00 pm on Friday, October 14. Branches will reopen at their usual time on Monday, October 17, and you'll be able to bank at our combined network of 50 OceanFirst branches.

Statements:

We will mail you a final transition statement for your checking, money market or savings account as of October 14, 2016, even if you currently receive eStatements. Monthly service fees, if any, will not be charged on that statement. Loan customers will receive a year-to-date activity statement through October 14.

■ ACTION ITEM:

If you received eStatements at Cape Bank, you will need to sign up for this service through Online Banking starting October 17. As of October 14, you will no longer have access to past eStatements on Online Banking so be sure to download any history prior to that date.

Overdraft Protection:

Overdraft coverage for your checking account from a linked deposit account or line of credit will carry over to OceanFirst. The fee for overdraft transfers from a linked deposit account will be \$15. Transfers from an overdraft line of credit will be made in increments of \$100.

Telephone Banking:

Starting Monday, October 17, access your account information 24 hours a day through OceanFirst's Automated Telephone Banking service at 1-888-OCEAN33. You can speak with an OceanFirst representative by calling 1-866-694-5079 during banking hours.

ATM and Debit Cards:

Continue to use your current debit or ATM card and PIN without interruption; however, your daily withdrawal and purchase limits may change. OceanFirst will reissue debit cards at a later date.



Users of Business Online Banking with Cash Management functions will retain the same capabilities with OceanFirst's Cash Management Online Banking.

Online Banking:

As we make the transition to OceanFirst, Online Banking and Bill Pay will be temporarily unavailable from 3:00 pm October 14, 2016 until 8:00 am October 17.

Details about changes to your Online Banking and Cash Management services will be provided in a separate communication.

■ **ACTION ITEM:**

Prior to October 14, please download and save any transaction history, check images and eStatements that you would like to have, since only a limited amount of transaction history and no check image history will be transferred to the new system. In addition, Quicken and QuickBooks users will need to reestablish these services starting October 17.

Key Dates

Here is a summary of important milestones and effective dates to help guide you through what you can expect in the next few weeks.

Prior to October 14

Download and save any check image history and eStatements from Online Banking.

Friday, October 14

Final transition statement from Cape Bank (checking, savings, money market, loan history).

Access to Cape Bank Merchant Capture, Online Banking and Bill Pay ends at 3:00 pm.

Cape Bank branches will close at 3:00 pm.

Saturday-Sunday, October 15-16

Cape Bank branches remain closed.

Monday, October 17

Cape Bank branches reopen as OceanFirst branches with no change to business hours.

You gain full access to the combined OceanFirst branch network.

Transition to OceanFirst accounts and services is effective.

Access to Merchant Capture and Online Banking and Bill Pay at oceanfirst.com begins at 8:00 am.

Your New Accounts

Business Checking

Cape Bank Account Name	OceanFirst Account as of 10/17/16	Key Features and Changes
Basic Business Checking	Simply Great Business Checking	<ul style="list-style-type: none"> – Avoid the \$15 monthly service fee with an average balance of \$5,000 or more
Small Business Checking	Simply Great Business Checking	<ul style="list-style-type: none"> – Up to 400 free transactions monthly; additional transactions are \$0.20 per check paid, deposited item and received ACH debit and credit
Cape Advantage Banking Relationship Package	Simply Great Business Checking	<ul style="list-style-type: none"> – No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited – The fee of \$3 for monthly mailed statements with check images will be waived until April 1, 2017 (eStatements are free) – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs
Enterprise Checking*	Simply Great Business Checking	<ul style="list-style-type: none"> – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs
Community Checking	Community Checking	<ul style="list-style-type: none"> – No monthly fee; no minimum balance required – Up to 100 free transactions monthly; additional transactions will be \$0.20 per check paid, deposited item and received ACH debit and credit, waived until April 1, 2017 – No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited – The \$5.95 monthly fee for Online Bill Pay will be waived until April 1, 2017 – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs
Small Business Checking Plus	Business Checking Plus	<ul style="list-style-type: none"> – Avoid the \$25 monthly service fee with an average balance of \$10,000 or more – Up to 300 free checks paid monthly; \$0.50 per check paid after 300 – No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited – The fee of \$3 for monthly mailed statements with check images will be waived until April 1, 2017 (eStatements are free) – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs – Earn tiered interest

**Cape Bank
Account
Name**

**OceanFirst
Account
as of 10/17/16**

Key Features and Changes

Commercial Checking I	Business Analysis Checking	– You will continue to receive an earnings credit to offset monthly and transaction charges on this account
Commercial Checking II		– The monthly maintenance fee is \$25
Commercial Checking III		– Transaction fees are: \$1.00 per deposit; \$0.20 per check paid; \$0.20 per deposited check, received ACH debit and credit
Commercial Checking Plus		– No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited
Credit Union Checking		– OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs

Municipal Checking	Government Interest Checking	– Existing contracts with municipalities and school boards will be honored
Municipal COBK Checking		

Business Interest Checking	Business Interest Checking	<ul style="list-style-type: none"> – No monthly service fee; no minimum balance requirement – Transaction fees will be waived until April 1, 2017; thereafter, first 25 checks paid free, then \$0.25 each; first 25 checks deposited free, then \$0.25 each – The \$5.95 monthly fee for Online Bill Pay will be waived until April 1, 2017 – The fee of \$3 for monthly mailed statements with check images will be waived until April 1, 2017 (eStatements are free) – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs
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IOLTA Checking	IOLTA Checking	– No changes to this account
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* Enterprise Checking customers will have monthly service fees and fees for checks paid, deposited items and received ACH debits and credits in excess of 400 per month waived until April 1, 2017.

Your New Accounts (cont'd)

Business Savings

Cape Bank Account Name	OceanFirst Account as of 10/17/16	Key Features and Changes
Premier Business Money Market Commercial Bonus Rate Money Market	Business Money Market	<ul style="list-style-type: none"> – Avoid the \$10 monthly service fee with a minimum daily balance of \$2,500 – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs – Earn tiered interest compounded monthly
Statement Savings Municipal COBK Savings	Business Statement Savings	<ul style="list-style-type: none"> – Avoid the \$5 monthly service fee with a minimum daily balance of \$250 – Free Online and Mobile Banking – Earn interest compounded daily
Municipal Escrow Savings	Government Escrow Interest Savings	<ul style="list-style-type: none"> – No monthly service charge; no minimum balance requirement
Certificate of Deposit/ (terms of 6 months or longer)	CD	<ul style="list-style-type: none"> – No change in rate, term or maturity date until it first matures after October 14, 2016; at that time, the CD will become an OceanFirst CD with a comparable term
30-Day CD* 60-Day CD* 91-Day CD* 7-91 Day Flexible Corporate CD	7-91 Day CD	<ul style="list-style-type: none"> – No change in rate, term or maturity date until it first matures after October 14, 2016; at that time, the CD will renew as a 3-Month CD at the prevailing rate, payable at maturity
30-Day CD* 60-Day CD* 91-Day CD*	1-Month Jumbo CD 2-Month Jumbo CD 3-Month Jumbo CD	<ul style="list-style-type: none"> – No change in rate, term or maturity date until it first matures after October 14, 2016; at that time, the CD will become an OceanFirst Jumbo CD with a comparable term at the prevailing rate

*Please refer to the listing on the back of your letter for the OceanFirst account you will have starting October 17, 2016.

Business Loans

About Your Cape Bank Loans and Lines of Credit

Your Cape Bank business loans and lines of credit will transfer to OceanFirst with no changes to the terms of your loan agreement. Account numbers will change, and you will find your new account numbers on your first OceanFirst loan statement.

Payments

- Automatic payments will continue without interruption.
- If you use Bill Pay services for your loan payments, you must provide your new account number to your Bill Pay provider on or after October 17, 2016.
- Starting October 17, 2016, you can make loan payments at any OceanFirst branch or mail to OceanFirst Bank, Attention Payment Processing, P.O. Box 2009, Toms River, NJ 08754.

Statements

- You will receive a final loan statement from Cape Bank as of October 14, 2016, showing all year-to-date account activity, which you should keep for your records. Payments will be due on their usual due date.
- If your loan statement is currently tied to your checking statement, the statement date of your loan may change.

Your New Opportunities

Building a stronger business is all about making the right choices – and you'll find plenty of good ones at OceanFirst. Here are a few highlights from our business banking lineup.



With many different types of business checking accounts to offer, we can meet the needs of businesses large and small.

More Checking Choices

Simply Great Business Checking: Our premier account gives larger businesses up to 400 free transactions each month along with a low minimum balance to avoid monthly service charges. You get free eStatements with images of cleared checks for easier recordkeeping. And you enjoy seamless integration of our Cash Management services, including onsite deposit services as well as merchant card services. (For cash management customers who maintain higher balances or have more complex Cash Management needs, Business Analysis Checking may be an even better option.)

Totally Free Business Checking is perfect for companies with low activity and balances. There are no minimum balances, no monthly service charges, and no requirements of any kind. Just great basic checking with free online access and convenient eStatements. It's everything your business needs.

Specialized Accounts for Non-Profits and Sole Proprietors: Be sure to ask about Business Interest Checking and Community Business Checking, both of which provide affordable ways to make the most of your available cash.

You'll find more business checking alternatives at oceanfirst.com.

More Business Borrowing Choices

In addition to small business financing that can support your cash flow and help you expand, OceanFirst offers a wide range of commercial financing options over \$500,000, including:

- Term Loans and Lines of Credit
- Commercial Mortgages
- Construction Loans
- Letters of Credit
- Foreign Exchange and Forward Contracts

Just as important, all credit requests will still be handled locally, so you can continue to rely on the strong relationships you have established at Cape Bank to help facilitate the application process. Your banker will be supported by a dedicated underwriting team to speed you through the due diligence process and get you the financing you need on the schedule you require.

More Cash Management

OceanFirst offers a robust menu of the Cash Management services that can save time, give you greater control, and simplify your financial decision-making. New or significantly enhanced services you'll find at OceanFirst include:

- Onsite Deposit Services (Merchant Capture)
- Zero Balance Accounts
- Sweep Services
- Check Imaging Capabilities

All of these services can be combined seamlessly with your existing Cash Management services. Or if you're not currently a Cash Management customer, ask us to help you create a customized package to meet the specific needs of your business.

For more information or to open a new account, visit your branch after October 17 or call 1-888-OCEAN33. OceanFirst can also meet your personal banking needs. See page 16.

Investment Services

At OceanFirst, you can count on solutions that address every aspect of your financial life. That's why we offer you a comprehensive lineup of investment products in partnership with Sorrento Pacific Financial, LLC (SPF), our broker dealer.



You can count on professional management of your IRA rollover, as well as any distributions you receive from profit sharing, 401(k) or pension plans.

Whether you're looking for overall financial guidance, assistance with a specific financial goal or creating a stronger long-term strategy, we have the resources to help.

Our experienced SPF* Financial Advisors can work closely with you to create a customized plan that employs a wide array of investment vehicles with a focus on achieving your most important objectives. Our services include:

- Reviewing your current financial plan
- Retirement planning
- IRA, 401(k), 403(b), 457 plans, and TSP rollovers
- Tax-advantaged investments†
- Retirement income strategies
- Education funding
- Life and Long Term Care insurance

For additional information or to arrange a meeting with an SPF Financial Advisor, call 1-888-OCEAN33.

* Non-deposit investment products and services are offered through Sorrento Pacific Financial, LLC ("SPF"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through SPF: **are not FDIC or otherwise federally insured, are not a deposit or guarantee of OceanFirst Bank, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through SPF. OceanFirst Bank has contracted with SPF to make non-deposit investment products and services available to OceanFirst clients.

† For specific tax advice, please consult a qualified tax professional.

Wealth Management

When you attain a certain level of success in life, protecting and enhancing what you've achieved becomes an important priority. That's when you can rely on the dedicated Wealth Advisors at OceanFirst to bring you the high levels of personalized service and attention you deserve.

Count on us for:

Investment Management

In conjunction with our strategic partner Addison Capital, our Wealth team uses a highly customized approach to meet the investment management needs of financially successful individuals and family wealth investors. We work with you to create an Investment Profile that reflects your unique requirements and expectations and then we develop an individualized investment plan to help achieve your dreams.

Estate and Trust Administration

Our Wealth Advisors can create a trust environment that assures your ongoing financial independence, while protecting your assets and fulfilling all the commitments of your trust or estate. Our strategies can help reduce income and estate taxes, benefit a favorite charity, and help with the orderly transfer of assets from one generation to the next.

Portfolio and Estate Plan Review

Even if you have portfolio or estate plans in place from another provider, a second opinion from the experts at OceanFirst Wealth Management could be of great value.

For additional information or to arrange a meeting with one of our Wealth Advisors, call 1-888-OCEAN33 or ask for more information at your local branch.

NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE
NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT ENTITY	

Personal Banking Overview

Now that Cape Bank and OceanFirst are united, it's the perfect time to consider the advantages of bringing your business and personal banking under one roof.



Important Note:

If you are a personal banking customer at Cape Bank, you'll receive a similar mailing that tells you all about your new personal accounts.

We've got a lot to offer, including:

Checking built around your priorities

Whether you want to save on fees or get the most from your balances, OceanFirst has you covered. We offer a wide range of checking accounts, all of which let you take advantage of our combined network of 50 branches across central or southern New Jersey. And if your business takes you to more distant locations, our Simply Great Checking Account offers unlimited rebates of ATM fees anywhere in the U.S.

You also get Mobile Banking that supports the latest Touch ID technology for Apple. It's today's quickest, safest way to access your account on a mobile device. And we simplify your day-to-day purchases with support for Apple Pay on all your devices, including your Apple Watch.

uChoose Rewards®

Not many banks give you rewards for using a check card these days - but OceanFirst does! Simply enroll your card beginning on October 17, and every qualifying check card purchase earns you points that you can redeem for just about anything: products, gift cards, travel, attractions, event tickets to your favorite events. It's our way of rewarding you for being an OceanFirst personal checking customer.

For more information or to open a new account, visit your branch after October 17, or call 1-888-OCEAN33.

The Right Mortgage for You

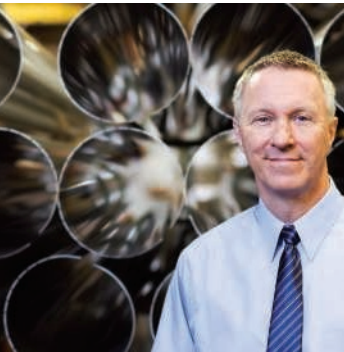
When you're with OceanFirst, you're one step closer to the home you've always wanted. We offer our customers an attractive lineup of fixed-rate and adjustable-rate mortgages with highly competitive rates, along with special opportunities that include:

- **Construction Lending:** Save time and money by combining your construction loan and permanent mortgage into one closing. We offer an easy application process, flexible terms, and a one-year rate lock to help you budget more effectively.
- **Reverse Mortgages:** If you or someone you care about is over 62 and owns a home, a reverse mortgage can get you the money you need to cover living expenses, healthcare costs, home repairs and more. Let your property's accrued value do all the work - you won't need to devote any portion of your retirement income to monthly mortgage payments.
- **First Time Home Buyers:** Ask about our \$7,500 First Home Club grant program - it's a great opportunity for anyone in your family who could use some help with the many costs of purchasing and moving into a first home.

Above all, we can use our deep local knowledge of New Jersey real estate markets to help you make smart borrowing decisions for the long run. Call us at 1-888-OCEAN33, ext. 7215 to arrange for a free consultation today.

Local Commitment

Founded in 1902 in central New Jersey, OceanFirst has always been a community bank: one that owes its success to the vitality of the local towns, businesses and neighbors we serve.



Thinking and acting locally has helped us become the largest bank headquartered in central and southern New Jersey.

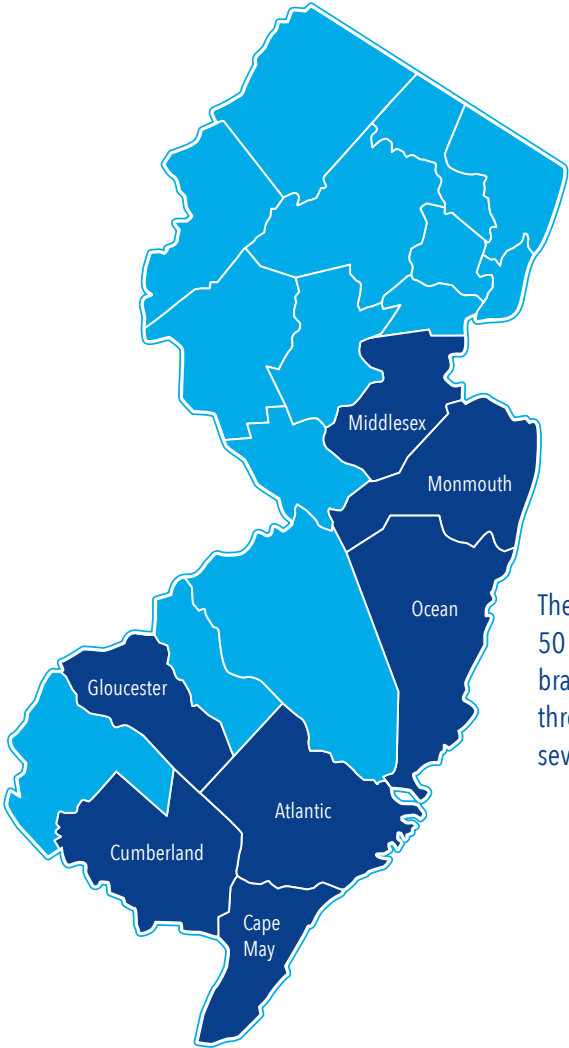
We started by helping families realize the dream of owning a home. Then, as people's financial lives became more complicated, we evolved into trusted advisors, offering financial products and services that address our customers' business and personal needs at every turn. But the same commitment to local residents and local needs is still plain to see:

- You'll find it in helpful products like the **KidSaveSmart** account, which guides children in discovering the value of saving. Or our **First Home Club**, which offers grants of up to \$7,500 to help first-time home buyers with the expenses involved in their first big purchase.
- You'll find it in **OceanFirst Foundation**, founded twenty years ago with the sole mission of providing financial support to local charities. To date, more than 600 local non-profits have benefitted from grants made by OceanFirst Foundation.

Now, as Cape Bank joins the OceanFirst family, we'll have the opportunity to bring you our style of local, people-first banking. It's an exciting moment for us, but it won't change who we are or what we do. At OceanFirst, we're proud to still be a true community bank - now in more communities than ever before.

Branch Locations

On October 17, 2016, all 22 Cape Bank branches will reopen as OceanFirst branches, and you'll be welcome to use any of our 50 combined locations throughout central and southern New Jersey for your day-to-day banking. We thank you for banking with us, and we look forward to seeing you!



There are 50 OceanFirst Bank branches located throughout these seven counties.



In some cases, customers may receive multiple mailings. OceanFirst is required to mail separate packages if you maintain accounts with different combinations of owners. We apologize for any inconvenience and encourage you to recycle any duplicate copies received.

Dedicated Customer Hotline:
1-866-694-5079

All Other Questions:
1-888-OCEAN33



oceanfirst.com