

# CAPE BANK

A Division of OceanFirst Bank

225 N. Main Street | Cape May Court House, NJ 08210

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OCEANFIRST BANK

I.M. Onfirst  
123 Main Street  
Apt 10  
Anytown, US 12345

We're now  
OceanFirst

**Business account  
updates enclosed**



September 9, 2016

I.M. Onfirst  
123 Main Street  
Apt 10  
Anytown, US 12345

Welcome!

Here's a look at  
your new business  
accounts and services

Dear Valued Customer:

When Cape Bank joined OceanFirst a few months ago, we promised you a smooth transition that would preserve the advantages you have now, while bringing you some exciting new opportunities as well. That's exactly what you'll find as we welcome you to banking at OceanFirst on October 17, 2016.

In this package is all the information you need:

- Your **Business Account Summary** appears on the back of this letter.
- Your **Guide to Business Accounts and Services** provides account details, key transition information, and highlights of some important new banking advantages.
- Your **OceanFirst Account Disclosures** booklet contains important account terms and conditions that you should read and retain for your records.

It's important to know that the good things about business banking at Cape Bank have not changed. We recognize that the relationships you've built with your current bankers are important. Together, we have become an even stronger, more capable team. But we are still your local bank, focused on local businesses and our communities.

Welcome to OceanFirst! We appreciate your banking relationship and look forward to bringing you a little more of everything you value.

Sincerely,

A handwritten signature in black ink that reads "Mark C. Foley".

Mark C. Foley  
President, Southern Division

#### What's ahead:

- Your Cape Bank accounts will become OceanFirst accounts on October 17.
- You can keep your current deposit account numbers and checks.
- Continue to use your ATM or Check Card.
- Cape Bank branches will close at 3 pm on Friday, October 14 and will reopen on Monday, October 17 as OceanFirst.
- Online banking will be unavailable over the weekend of October 15-16 as we make the transition to OceanFirst.
- Beginning October 17, you'll be able to choose from 50 branches in our consolidated network.



## ■ Business account summary

Listed below are your current business accounts as they appeared on Cape Bank records as of July 31, 2016, and the new OceanFirst accounts they will become on October 17, 2016. You will find an overview of your new products, including highlights of changes, in the enclosed Guide to Accounts and Services. Please refer to the Account Disclosures booklet for more detailed information about your new accounts.

If you have additional accounts at Cape Bank that are not listed here, they may be titled differently and, as a result, will be mailed in a separate package.

<b>Current account</b>	<b>Current account number (last 4 digits)</b>	<b>New OceanFirst account</b>	<b>See Guide page #</b>
Basic Business Checking	1234	Simply Great Business Checking	8
Small Business Checking	1234	Simply Great Business Checking	8
Cape Advantage Banking Relationship Package	1234	Simply Great Business Checking*	8
Enterprise Checking	1234	Simply Great Business Checking	8
Community Checking	1234	Community Checking	8
Small Business Checking Plus	1234	Business Checking Plus	8
Commercial Checking I	1234	Business Analysis Checking	9
Commercial Checking II	1234	Business Analysis Checking	9
Commercial Checking III	1234	Business Analysis Checking	9
Commercial Checking Plus	1234	Business Analysis Checking	9
Credit Union Checking	1234	Business Analysis Checking	9
Municipal Checking	1234	Government Interest Checking	9
Municipal COBK Checking	1234	Government Interest Checking	9
Business Interest Checking	1234	Business Interest Checking	9
IOLTA Checking	1234	IOLTA Checking	9
Premier Business Money Market	1234	Business Money Market	10
Commercial Bonus Rate Money Market	1234	Business Money Market	10

\* Monthly maintenance fees, transaction fees for checks paid, deposited items and received ACH debits and credits, and the \$3 fee for monthly mailed statements with check images will be waived for Cape Advantage Banking Relationship customers.

<b>Current account</b>	<b>Current account number (last 4 digits)</b>	<b>New OceanFirst account</b>	<b>See Guide page #</b>
Statement Savings	1234	Business Statement Savings	10
Municipal COBK Savings	1234	Business Statement Savings	10
Municipal Escrow Savings	1234	Government Escrow Interest Savings	10
CD	1234	CD	10
30-Day CD	1234	3-Month CD	10
60-Day CD	1234	3-Month CD	10
91-Day CD	1234	3-Month CD	10
7-91 Day Flexible CD	1234	3-Month CD	10
30-Day CD	1234	1-Month Jumbo CD	10
60-Day CD	1234	2-Month Jumbo CD	10
91-Day CD	1234	3-Month Jumbo CD	10
7-91 Day Flexible Corporate CD	1234	3-Month CD	10
Loan/Line of Credit	1234	Loan/Line of Credit	11