



A little more of everything



Your guide to personal accounts and services





Table of Contents

Transition Highlights	4
Key Dates	7
Your New Accounts	8
Your New Opportunities	12
Business Banking Overview	15
Investment Services	16
Wealth Management	17
Local Commitment	18
Branch Locations	19

Why a little more can make a big difference.

When your Cape Bank accounts become OceanFirst accounts on Monday, October 17, 2016, you'll find a lot that's comfortable and familiar. But you'll also discover that there's a little more to banking at OceanFirst – including advantages that make banking easier, more convenient, and considerably more rewarding.

Your expanded branch network is a great example: It will stretch from the southern tip of New Jersey all the way to the northern reaches of Monmouth County, giving you places to bank wherever you travel in our area.

Plus, we'll bring you new opportunities like attractive mortgage financing, along with investment and wealth management services to help make the most of your money.

Rest assured, you'll still be a customer of a local bank that supports your neighborhood and makes your success our highest priority. You'll continue to 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 simplify your day-to-day banking and jump-start your financial 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.

Checks:

Continue to use your current checking and money market checks and deposit tickets until they run out. When you reorder through the bank, your new checks will have the OceanFirst logo and routing number. Home equity line of credit customers will receive new checks prior to October 17.

Branch Availability:

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

Statements:

We will mail you a final Cape Bank 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:

Any automatic transfers from a linked savings account or line of credit will remain in effect to cover overdrafts on your checking account. 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.

■ ACTION ITEM:

If you have opted in to allow overdrafts for everyday ATM and debit card transactions (Overdraft Courtesy Service), you will need to contact your branch and reestablish that feature after October 17.

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.



If you would like to use OceanFirst Mobile Banking, just download our app starting October 17. It's free on Google Play or the iTunes app store.

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.

Online and Mobile Banking:

As we make the transition to OceanFirst, Online and Mobile Banking and Bill Pay will be temporarily unavailable from 3 pm October 14, 2016 until 8:00 am October 17. You can continue to use your current User IDs and passwords, but you will be prompted to change your password when you first log in at oceanfirst.com starting October 17.

■ 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.

Current users will receive more detailed information in a separate communication.

Key Dates

Here is a summary of important milestones and effective dates to help guide you through the transition to OceanFirst.

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 Mobile Banking, 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 effective.

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

Your New Accounts

Personal Checking

Cape Bank Account Name	OceanFirst Account as of 10/17/16	Key Features and Changes
50+ Interest Checking* CapeAbility Checking*	Classic Checking	<ul style="list-style-type: none"> – Avoid the \$5.95 monthly service fee with a minimum daily balance of \$1,000 (waived until April 1, 2017) – Free Online and Mobile Banking and Bill Pay – Free Check Card (eligible for uChoose Rewards®) – OceanFirst Bank will charge a fee of \$2.50 for transactions at non-OceanFirst ATMs
50+ Interest Checking* CapeAbility Checking*	Simply Great Checking	<ul style="list-style-type: none"> – Avoid the \$7.95 monthly service fee with a minimum daily balance of \$5,000 (waived until April 1, 2017) – Earn interest – Free Online and Mobile Banking and Bill Pay – Free Check Card (eligible for uChoose Rewards®) – No transaction fees for using other bank ATMs, including unlimited rebates of domestic surcharge fees – Free checks
Cape Advantage Workplace Checking NJ Consumer Checking	Totally Free Checking	<ul style="list-style-type: none"> – No monthly fee, no minimum balance requirement – Unlimited checkwriting with no fee – Free Online and Mobile Banking – Free Check Card (eligible for uChoose Rewards®) – \$5.95 monthly fee for Online Bill Pay (waived until April 1, 2017) – OceanFirst Bank will charge a fee of \$2.50 for transactions at non-OceanFirst ATMs
Platinum Checking	Simply Great Checking	<ul style="list-style-type: none"> – Avoid the \$7.95 monthly service fee with a minimum daily balance of \$5,000 – Earn interest – Free Online and Mobile Banking and Bill Pay – Free Check Card (eligible for uChoose Rewards®) – No transaction fees for using other bank ATMs, including unlimited rebates of domestic surcharge fees – Free checks

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

Personal Savings

Cape Bank Account Name	OceanFirst Account as of 10/17/16	Key Features and Changes
<p>Premier Retail Money Market</p> <p>Bonus Rate Money Market</p> <p>Money Market Select</p>	<p>Money Market Checking</p>	<ul style="list-style-type: none"> – Avoid the \$10 monthly service fee with a minimum daily balance of \$2,500 – Free Online and Mobile Banking – OceanFirst Bank will charge a fee of \$2.50 for transactions at non-OceanFirst ATMs
<p>Statement Savings</p> <p>50+ Statement Savings</p>	<p>Statement Savings</p>	<ul style="list-style-type: none"> – Avoid the \$5 monthly service fee with a minimum daily balance of \$250 – Monthly service fee will continue to be waived for students and minors – Free Online and Mobile Banking – Earn interest compounded daily
<p>Passbook Savings</p> <p>Money Maker Passbook Savings</p>	<p>Passbook Savings</p>	<ul style="list-style-type: none"> – Avoid the \$5 monthly service fee with a minimum daily balance of \$250 – Monthly service fee will continue to be waived for students and minors – Also available for new accounts – Earn interest compounded daily
<p>IRA Savings</p>	<p>Simple IRA Statement Savings</p>	<ul style="list-style-type: none"> – Earn interest compounded monthly

Your New Accounts (cont'd)

Personal Savings

Cape Bank Account Name	OceanFirst Account as of 10/17/16	Key Features and Changes
Holiday Club	Statement Holiday Club	<ul style="list-style-type: none"> – Your 2016 payout will be made by Cape Bank prior to October 14, 2016 – Your Holiday Club will renew with no changes
Certificate of Deposit	CD	– 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
IRA CD (terms of 6 months or longer)	IRA CD	– No changes to your IRA plan
30-Day CD* 60-Day CD* 91-Day CD* 7-91 Day Flexible CD	7-91 Day CD	– 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	– 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.

Residential and Consumer Loans

About Your Cape Bank Loans and Lines of Credit

Your Cape Bank personal loans, lines of credit and residential mortgages 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 unless you are notified otherwise.
- If your loan statement is currently tied to your checking statement, the statement date of your loan may change.

Home Equity Line of Credit Checks

- We will send you a supply of new checks with your new account number to access your credit line. Begin using them starting October 17, and destroy any remaining Cape Bank home equity checks.

Residential Mortgage Customers

- Please refer to the required Notice of Transfer of Servicing on page 35 in the enclosed Disclosure Booklet.

■ Your New Opportunities

OceanFirst offers innovations you may not expect from a community bank. We have technologies that make banking easier and safer, along with accounts that reward you for banking with us.



Whether you could use some help saving on fees, or if you are just starting out, OceanFirst has you covered.

Checking Built Around Your Priorities

Here are a few highlights from our lineup:

Simply Great Checking: Our premier account gives you our very best features, including interest on your balances and unlimited rebates of ATM fees anywhere in the U.S. You can waive the monthly service fee by maintaining a minimum balance.

Classic Checking: Get all the basic features you need plus convenient access to your account through free Online Banking, eStatements, Mobile and Text Banking and Online Bill Pay. Maintain a low minimum balance, and you can waive the monthly service fee.

Totally Free Checking: There's no minimum balance and no monthly service charge. Just great everyday checking with unlimited check-writing, free Online Banking, Mobile and Text Banking, and eStatements. It's everything you need.

A+ Student Checking: If you're a student, it pays to open a checking account at OceanFirst. Not only is our A+ Checking free of minimum balances and monthly service charges, we'll give you a \$10 account bonus to open and repay up to \$10 each month in other banks' ATM fees.

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

Mobile Banking with Touch ID

Supporting the latest Touch ID technology for Apple devices, our Mobile Banking app gives you secure, one-touch access using your fingerprint. Say goodbye to passwords!

Apple Pay® and Apple Watch®

Just download the Apple Pay app to your mobile phone or Apple Watch, and then link your current check card to the app any time on or after October 17. You'll be able to make check card purchases at any store or website that supports Apple Pay - just verify your purchase with your fingerprint using Touch ID on your iPhone or Apple Watch, and payment is automatic.

CardValet®

This complimentary service lets you monitor and manage your check card usage through your mobile device. Just download CardValet and then link your current check card to the app any time on or after October 17. You'll be able to:

- Turn your cards “on” and “off” using your mobile phone.
- Establish dollar limits and geographic restrictions to help stop fraud.
- Set alerts whenever your card is used, or when the purchase exceeds the limits you set.
- Establish budgets for things like groceries, gas or retail purchases, and get notifications when you've reached your limit.

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.



With a deep local knowledge of New Jersey real estate, we can help you make smart borrowing decisions for the long run.

The Right Mortgage for You

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

- **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!
- **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.

Ask us to custom-tailor a mortgage solution that will meet your unique needs. Call 1-888-OCEAN33, ext. 7215 to arrange for a free consultation with one of our mortgage financing specialists today.

Business Banking Overview

If you own or manage a business in our region, the transition to OceanFirst could be a real opportunity for you. With the combined strengths and expertise of our expanded bank, we'll have more resources to help you reach your most ambitious goals.

More Checking Choices

With six different types of business checking accounts to offer, we can meet the needs of every kind of business. Totally Free Business Checking is perfect for companies with low activity and balances, while Simply Great Business Checking gives large businesses up to 400 free transactions each month along with a low minimum balance to avoid service charges. And be sure to ask about our specialized accounts for non-profits.

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

More Cash Management

New or significantly enhanced services you'll find at OceanFirst include:

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

Call us at 1-888-OCEAN33, or stop by your local branch. We can create customized yet affordable banking solutions for your business.



Important Note:

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

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.



Count on professional management of your IRA rollover and any distributions you receive from your employer's profit sharing, 401(k) or pension plan.

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	

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.

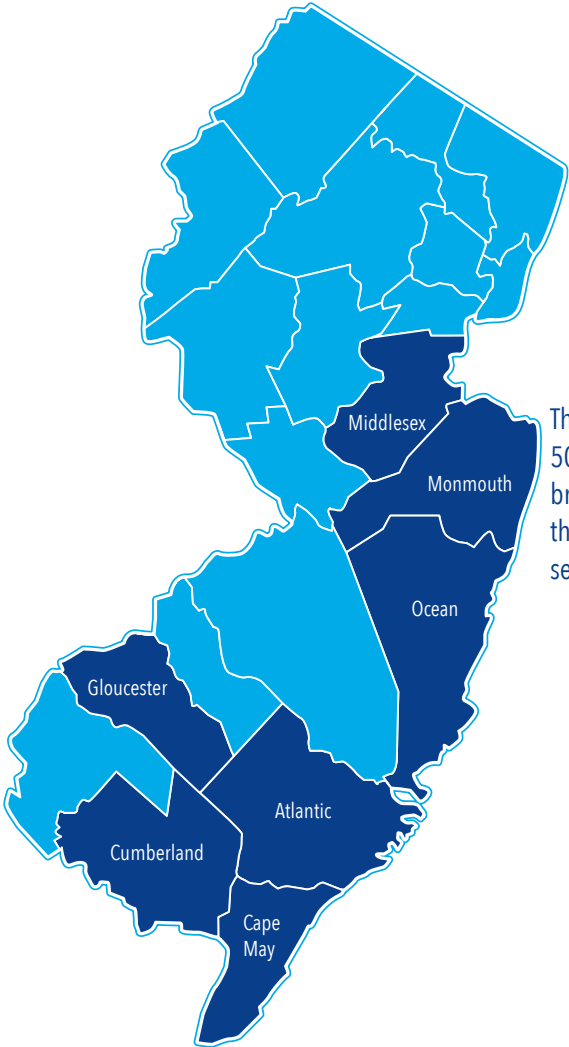
We started by helping families realize the dream of owning a home. Then, as people's financial lives became more complicated, we evolved into trusted advisors, offering financial products and services that address our customers' business and personal needs at every turn. But the same commitment to local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