

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

**Personal 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 personal
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 **Personalized Account Summary** appears on the back of this letter.
- Your **Guide to 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 banking at Cape Bank have not changed – including the extraordinary care you receive at your local branch. But now, you'll have an expanded branch network, more borrowing opportunities, powerful new retirement planning and wealth management, and even an exciting new Check Card rewards program to thank you for banking with us.

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

Sincerely,

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.



■ Personal account summary

Listed below are your current personal 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.

Current account	Current account number (last 4 digits)	New OceanFirst account	See Guide page #
50+ Interest Checking	1234	Classic Checking	8
CapeAbility Checking	1234	Classic Checking	8
50+ Interest Checking	1234	Simply Great Checking	8
CapeAbility Checking	1234	Simply Great Checking	8
Platinum Checking	1234	Simply Great Checking	8
Cape Advantage Workplace Checking	1234	Totally Free Checking	8
NJ Consumer Checking	1234	Totally Free Checking	8
Employee Checking	1234	Simply Great Employee Checking	n/a
Premier Retail Money Market	1234	Money Market Checking	9
Bonus Rate Money Market	1234	Money Market Checking	9
Money Market Select	1234	Money Market Checking	9
Statement Savings	1234	Statement Savings	9
50+ Statement Savings	1234	Statement Savings	9
Passbook Savings	1234	Passbook Savings	9
Money Market Passbook Savings	1234	Passbook Savings	9
IRA Savings	1234	Simple IRA Statement Savings	9
Holiday Club	1234	Statement Holiday Club	10
CD	1234	CD	10

Current account	Current account number (last 4 digits)	New OceanFirst account	See Guide page #
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
IRA CD	1234	IRA CD	10
Loan/Line of Credit	1234	Loan/Line of Credit [^]	11
Loan/Line of Credit	1234	Loan/Line of Credit	11

[^] Please refer to page 35 in the enclosed Personal Account Disclosures for important information about the transfer of the servicing of your loan.