



Your Guide to
Business Accounts
and Services



OCEANFIRST
BANK

Always Putting You First.



We look forward to serving you at OceanFirst

You'll notice a lot of similarities when your Capital Bank of New Jersey accounts become OceanFirst Bank N.A. accounts on Monday, June 3. Like Capital Bank, we're a trusted commercial bank that focuses on helping businesses in our communities.

For the past 117 years, building strong bonds with our business customers has been a priority. And today, we have the strength and experience to help your business in many different ways. Whether you need working capital to meet seasonal obligations, or you want to maximize your borrowing capacity and minimize idle balances, you'll find the resources and the treasury management tools you need. Our goal is to help you reach all your financial goals.

Your relationship is important to us. That's why we're making sure you'll have familiar faces from Capital Bank available to help provide the experienced perspective and extraordinary service to ensure a smooth transition.

Welcome to OceanFirst. No matter what your company requires, our business banking team has got you covered – and we look forward to serving you.

Table of Contents

Transition Highlights	4
Key Dates	7
Your New Accounts	8
Opportunities to Explore	12
Personal Banking	15
Trust and Asset Management	16
Local Commitment	17
Branch Locations	18

■ Transition Highlights

Your current Capital Bank of New Jersey deposit accounts and loans will become OceanFirst accounts on June 3, 2019. Please review the information included below and on the following pages so you are ready when your accounts and services are fully integrated into OceanFirst.



Account Numbers

Your deposit account numbers will not change. If you have a loan or line of credit at Capital 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 Deposits and Automatic Payments

In most cases, direct deposits and automatic payments will continue as usual.

■ ACTION ITEM:

It will be helpful to notify anyone who sends direct deposits or automatically debits your account that the bank routing number will change to **231270353** on June 3. If you are an ACH originator, you will need to change the routing and transit number on your ACH files on June 3. But, please **do not** change the routing number for direct deposits and payments that will process before June 3.

You should also be aware it is possible that automatic payments arranged through a third-party merchant and scheduled for the week of June 3 may be deducted from your account on Friday, May 31.

For questions, or to explore additional account options, call us at 1.856.690.1234 or visit oceanfirst.com



Branch Availability

All Capital Bank branches will close at 2pm on Friday, May 31, and most will reopen on Monday, June 3 as OceanFirst branches. However, the Hammonton branch located at 245 Bellevue Avenue will be consolidated into a nearby OceanFirst branch located at 702 12th Street and will not reopen.

Checks

Continue to use your current checks and deposit tickets for your checking account until they run out. When you reorder through the bank, you will receive checks with the OceanFirst logo and routing number. If you reorder checks from services other than OceanFirst Bank, as of June 3, please update the routing number to 231270353.

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 the amount of the overdraft.

Online Banking

As we make the transition to OceanFirst, Online Banking and Bill Pay will be temporarily unavailable from 1pm May 31 until 8am June 3.

Current Online Banking and Bill Pay users will receive more detailed information in a separate communication.

■ ACTION ITEM:

Prior to May 31, please download and save any transaction history, check images and eStatements you would like to keep, 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 June 3.

Transition Highlights (cont'd)

Debit Cards

Continue to use your current Capital Bank debit card and PIN without interruption. Your card will continue to work over the weekend of June 1-2. Beginning June 3, your daily ATM withdrawal limit will be \$1,005 and your daily purchase limit will be \$5,000.

New OceanFirst Bank Visa® debit cards will be issued shortly before conversion weekend. You can activate and begin using your new card on June 3.

■ ACTION ITEM:

Activate your new OceanFirst Bank debit card on or after June 3.

Statements

We will mail you a final Capital Bank statement for your checking, money market and/or savings accounts as of May 31, 2019, even if you currently receive eStatements. Monthly service fees, if any, will not be charged on that statement. Note: For analysis accounts, any April charges will appear on this transition statement.

■ ACTION ITEM:

If you received eStatements at Capital Bank, you will need to sign up for this service through Online Banking starting June 3. **As of May 31, you will no longer have access to past eStatements, so be sure to download any history prior to that date.**

Telephone Banking

Starting Monday, June 3, you can call 1.888.OCEAN33 to speak with an OceanFirst representative from 7am – 7pm Monday through Friday and 8am – 5pm Saturday or gain 24/7 access to our Automated Telephone Banking service. Note: You will be asked to change your PIN the first time you call.

■ ACTION ITEM:

If you would like to transfer funds between accounts using our automated system, you will first need to enroll your accounts by speaking with an OceanFirst representative at a local branch or by calling 1.888.OCEAN33 starting June 3.

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 May 31 Download and save any transaction history, check image history and eStatements from Online Banking or from cbnj.bank.

Friday, May 31 Final transition statement from Capital Bank (checking, savings and money market).
Capital Bank branches will close at 2pm.
Access to Capital Bank Online Banking and Bill Pay ends at 1pm.

Saturday, June 1 – Sunday, June 2 Capital Bank branches remain closed.
Capital Bank debit cards will continue to work for purchases and ATM withdrawals.
OceanFirst Bank branches are not yet able to process your account transactions.

Monday, June 3 Capital Bank becomes OceanFirst Bank N.A.
You gain full access to the combined OceanFirst branch network.
Transition to OceanFirst accounts and services becomes effective.
Access to Online Banking, Mobile Banking and Bill Pay at oceanfirst.com begins at 8am.
Activate your new OceanFirst Bank debit card.

■ Your New Accounts

For your deposit accounts, you'll see we have selected a comparable account with similar features. But if you prefer to switch to a different OceanFirst account instead, we'll be happy to accommodate you.

Business Checking

Capital Bank Account	OceanFirst Account as of 6/3/19	Key Features and Changes
Small 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** Up to 400 free combined items monthly; additional transactions are \$0.20 per check paid, deposited item and received ACH debit and credit** No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited** Free eStatements with check images. \$5 monthly fee for mailed statements with check images** OceanFirst will charge a \$2.50 fee for withdrawals at non-OceanFirst ATMs**
Small Business Checking* Real Estate Escrow	Totally Free Business Checking	<ul style="list-style-type: none"> No monthly fee; no minimum balance required Up to 25 free combined items monthly; additional transactions will be \$0.20 per check paid, deposited item and received ACH debit and credit** No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited** Free eStatements with check images. \$5 monthly fee for mailed statements with check images** OceanFirst will charge a \$2.50 fee for withdrawals at non-OceanFirst ATMs**

* Please refer to the listing on the back of your letter for the OceanFirst account you will have starting June 3, 2019.

** Fee waived until July 31, 2019.

Capital Bank Account	OceanFirst Account as of 6/3/19	Key Features and Changes
Commercial AA NOW Business Interest Checking	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** Free eStatements with check images. \$5 monthly fee for mailed statements with check images** OceanFirst will charge a \$2.50 fee for withdrawals at non-OceanFirst ATMs** Earn tiered interest
Non-Personal NOW Checking	Business Interest Checking	<ul style="list-style-type: none"> No monthly service fee; no minimum balance requirement Up to 50 free combined items monthly; additional transactions are \$0.20 per check paid, deposited item and received ACH debit and credit** No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited** Free eStatements with check images. \$5 monthly fee for mailed statements with check images** OceanFirst will charge a \$2.50 fee for withdrawals at non-OceanFirst ATMs**

** Fee waived until July 31, 2019.

Your New Accounts (cont'd)

For your deposit accounts, you'll see we have selected a comparable account with similar features. But if you prefer to switch to a different OceanFirst account instead, we'll be happy to accommodate you.

Business Checking (cont'd)

Capital Bank Account	OceanFirst Account as of 6/3/19	Key Features and Changes
NJ IOLTA	IOLTA Checking	<ul style="list-style-type: none"> – There is no minimum balance requirement or monthly maintenance fee
Government Banking NOW	Government Interest Checking	<ul style="list-style-type: none"> – Existing contracts with municipalities and school boards will be honored – Only those accounts currently earning interest will continue to do so
Commercial Analysis Checking	Business Analysis Checking	<ul style="list-style-type: none"> – You will continue to receive an earnings credit to offset monthly and transaction charges on this account – The monthly maintenance fee is \$25** – Transaction fees are: \$1.00 per deposit; \$0.20 per check paid; \$0.20 per deposited check, \$0.18 per received ACH debit and credit** – No fee for first \$10,000 in cash deposits; thereafter, \$0.10 per \$100 deposited** – Free eStatements with check images. \$5 monthly fee for mailed statements with check images** – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs**

** Fee waived until July 31, 2019.

Business Money Market and Savings

Capital Bank Account	OceanFirst Account as of 6/3/19	Key Features and Changes
Business 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**
Preferred Business MMA		<ul style="list-style-type: none"> – OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs**
Special Business Money Market		<ul style="list-style-type: none"> – Earn tiered interest compounded monthly
Business Statement 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 Banking – Earn interest compounded daily
Deposit Escrow IOLTA Deposit Escrow	Escrow Interest Savings	<ul style="list-style-type: none"> – No monthly service charge; no minimum balance requirement
CD	CD	<ul style="list-style-type: none"> – No change in rate, term or maturity date until it first matures after May 31, 2019; at that time, the CD will become an OceanFirst CD with a fixed rate and a comparable term

** Fee waived until July 31, 2019.

Business Loans and Lines of Credit

Your Capital 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 your new account numbers will be on your first OceanFirst loan statement.

- Starting June 3, 2019, you can make loan payments at any OceanFirst branch, or mail payments to OceanFirst Bank, Attn: Payment Processing, P.O. Box 2009, Toms River, NJ 08753.
- Automatic payments through ACH will continue without interruption.
- Starting June 3, billing statements will be sent to you by mail automatically.

ACTION ITEM:

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 June 3, 2019.

Check your recurring scheduled loan payments in Business Online Banking and reestablish them as needed.

■ Opportunities To Explore

Building a stronger business is all about making the right choices – and you'll find many options at OceanFirst. Here are a few highlights of our business banking accounts.



New Checking Choices

Totally Free Business Checking

This account is perfect for nonprofit organizations and companies with low transaction activity. There are no minimum balances, no monthly service charges, and no requirements of any kind.

Simply Great Business Checking

Our premier account gives larger businesses up to 400 free transactions each month, along with a low minimum balance requirement to avoid monthly service charges. You get free eStatements with check images, and seamless integration of our Treasury Management services.

Business Interest Checking

This interest-bearing account is offered to sole proprietors and nonprofit organizations. There are no minimum balances and no monthly service fees.

Business Analysis Checking

Your balances generate earnings credits that help you reduce monthly fees as well as Cash Management charges.

uChoose Rewards®

Simply enroll your new OceanFirst Bank debit card in our uChoose Rewards program at uchooserewards.com beginning on June 3, and every qualifying debit card purchase earns you points that you can redeem for just about anything: products, gift cards, travel, attractions, tickets to your favorite events and more.

For more information, call 1.888.OCEAN33.



Comprehensive Treasury Management

OceanFirst offers an array of innovative systems and programs designed to optimize how you handle your company's finances and save you time.

If you're already a Treasury Management customer at Capital Bank, we'll arrange a smooth transition to comparable OceanFirst products. If you are not using these services now, ask us to help create a customized package to meet the specific needs of your business, using any of the following:

- Online Banking and Bill Pay
- ACH
- Wire Transfers
- Check Imaging Services
- Positive Pay
- Account Reconciliation and Reporting
- Remote Deposit Capture
- Lockbox
- Sweep Investment Services
- Zero Balance Accounts

Merchant Services

OceanFirst Business Services can help you increase sales by accepting ATM cards, gift cards, and credit cards from all major providers including Visa®, MasterCard®, American Express® and Discover®. You gain important advantages, including:

- No application or statement fees
- 24-48 hour credit on deposits
- Attractive purchase or lease options on point-of-sale equipment
- 24/7 merchant support
- Onsite training, and much more

To contact the Treasury Client Services Team to discuss the customized solutions available for your business, call 1.888.OCEAN33 ext. 2215 or email our dedicated team at treasuryservices@oceanfirst.com.

Opportunities To Explore (cont'd)



Strong Borrowing Choices

In addition to small business financing that can support your cash flow needs and help you expand, OceanFirst offers a wide range of commercial financing options over \$700,000, including:

Term Loans

Fixed or adjustable rate options with terms up to seven years

Lines of Credit

Flexible funding to support seasonal or short-term cash flow needs

Commercial Real Estate

Fixed or adjustable rates for owner-occupied or investment properties

Construction Loans

Funding for both acquisition of land and construction costs

Letters of Credit

Standby or documentary letters to help finance transactions

Foreign Exchange

Cost-effective currency management services

Forward Contracts

Expertise to help hedge your currency exposure

As a Capital Bank customer, you can continue to rely on the strong relationships you have established to help facilitate the application process. Your lender 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.

At OceanFirst, all financing requests will still be handled locally by bankers who know your business and value your relationship.

Personal Banking

Now that Capital Bank has joined OceanFirst, it's the perfect time to consider the advantages of bringing your personal banking here as well.

Checking Built Around Your Priorities

At OceanFirst, you have a wide range of personal checking account options, all of which help you earn uChoose Rewards® just for using your free OceanFirst debit card. Your banking gets more convenient thanks to our combined branch network that now stretches across 11 counties in New Jersey. And if you travel 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. And, we simplify your day-to-day purchases with support for Apple Pay®, Google Pay™ and Samsung Pay® on all your devices.

Mortgages and Home Equity

With OceanFirst, you're one step closer to the home you've always wanted – or to unlocking the accrued value in the home you already own – with attractive mortgages as well as home equity loans and lines of credit. With affordable rates and flexible terms, we can custom tailor a mortgage or home equity solution that will meet your unique needs.

Call 1.888.OCEAN33, ext. 7215 to arrange for a free consultation. Or stop by your Capital Bank branch, where OceanFirst mortgage and home equity opportunities are available right now.



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

Trust and Asset Management

OceanFirst provides a product suite designed to help families and businesses prepare for their financial future.

Understanding our clients' planning objectives is one of our top priorities. We're focused on helping our customers achieve their financial goals while protecting their assets and legacy for future generations. We put our clients first. Getting to know their needs is one of the best investments of all.

Trust Administration

When you need the expertise of a corporate fiduciary, we can help. From Special Needs, Charitable Remainder, Testamentary and Living Trusts, our team of knowledgeable, objective experts ensures every trust is administered in accordance with New Jersey state law.

Estate Administration & Executor Services

The role of an Executor can be complicated. Certain situations dictate the need for an impartial third party. OceanFirst can serve as an Executor, Co-Executor or Agent for Executor. As Executor or Co-Executor, OceanFirst will carry out the instructions of the Testator in accordance with New Jersey state law until final distributions are made to the beneficiaries. As an Agent for Executor, OceanFirst can oversee most administrative and asset management tasks involved with the estate.

Asset Management

Understanding our clients' specific financial goals is what sets us apart from our competitors. Strengthened by a strategic partnership with Addison Capital, we work closely with every individual to develop and implement appropriate investment strategies for a financially sound future.

For additional information, or to arrange a meeting with a Trust Advisor 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 become one of the largest community banks headquartered in the state by keeping our focus on the towns, businesses and neighbors we serve.

You'll see our commitment to local relationships in many ways:

- Our senior leaders include Regional Presidents who are dedicated to making sure our team provides local expertise and value.
- Founded by OceanFirst Bank at the time of our initial public offering in 1996, OceanFirst Foundation grants millions of dollars to assist nonprofit organizations who help our neighbors in need every day. To date, more than 900 local charities have benefitted from grants made by OceanFirst Foundation.
- We also make commitments on a personal level. You will often see OceanFirst bankers coaching Little League, volunteering at nearby hospitals, building houses with Habitat for Humanity, and more.

Over the years, OceanFirst has grown in many ways, adding branches and developing new products to meet the changing needs of our customers. But the same commitment to local people, towns and causes is what continues to set us apart. At OceanFirst, we are always putting you first.



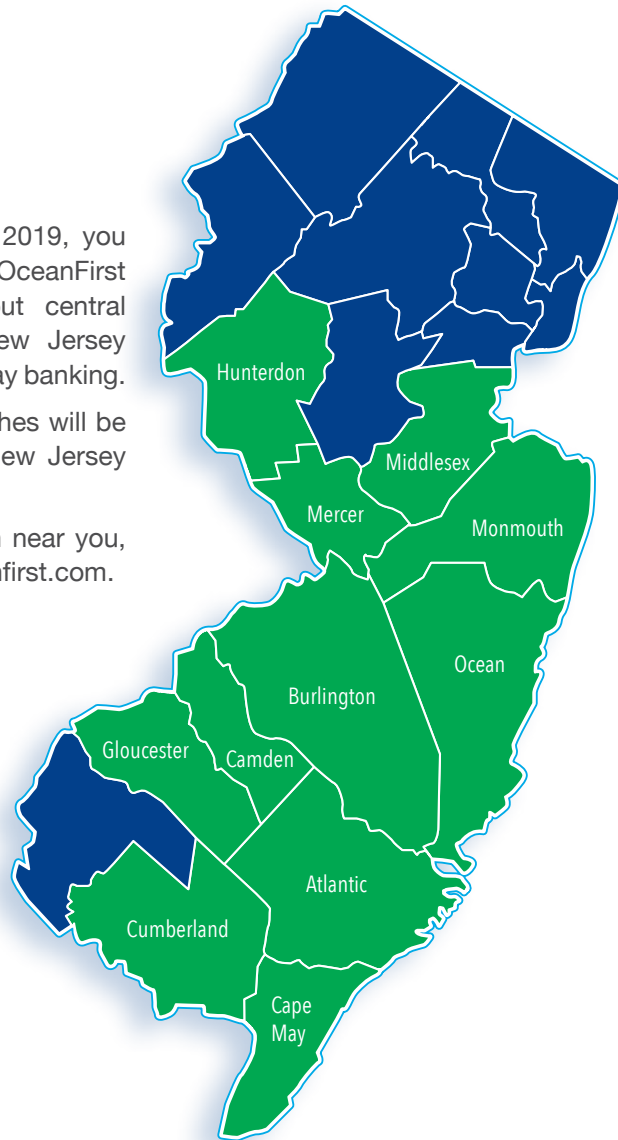
You'll gain the resources of a bigger bank with the local focus and friendly, hands-on service of a community bank.

■ Branch Locations

Starting June 3, 2019, you can use any OceanFirst branch throughout central and southern New Jersey for your day-to-day banking.

OceanFirst branches will be available in 11 New Jersey counties.

To find a location near you, please visit oceanfirst.com.



Thank You

for this opportunity to show you what OceanFirst can do for you. We look forward to working with you, and we'll be sure to put your needs first at OceanFirst Bank.

Questions?

Call our Dedicated Customer Hotline:
1.856.690.1234

You can also reach us at:
1.888.OCEAN33

oceanfirst.com



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.



oceanfirst.com