



# Your Guide to Personal Accounts and Services



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 community bank that focuses on helping our local residents and businesses here in New Jersey.

When OceanFirst opened in 1902, we focused on helping our neighbors realize their dream of owning a home. Today we have the strength and experience to help our customers fulfill that dream and many others as well. Whether it's home ownership, building a business, teaching children the value of saving, financing higher education, or planning for the future, our goal is to help you reach your financial goals.

We know your time is valuable, so we want to make it as easy as possible for you to do your banking. As an OceanFirst customer, you'll gain the convenience of branch locations throughout New Jersey. With the freedom that comes with our latest digital enhancements, you can take care of your banking on the go and make purchases quickly and securely.

Welcome to OceanFirst. Expect a warm greeting when you walk into any of our branches, along with many new opportunities and conveniences to explore.

## Table of Contents

- Transition Highlights ..... 4
- Key Dates ..... 8
- Your New Accounts ..... 9
- Opportunities to Explore ..... 12
- Business 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 to 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.

### Checks

Continue to use your current checks and deposit tickets for your checking account until they run out. When you reorder through the bank, your new checks will have the OceanFirst logo and routing number. When you reorder checks from services other than the bank, as of June 3, please update the bank routing number to 231270353. Home equity line of credit customers will receive new checks prior to June 3.

### 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.

For questions, or to explore additional account options, call us at 1.856.690.1234 or visit [oceanfirst.com](http://oceanfirst.com).



### Statements

We will mail you a final Capital Bank statement for your checking, money market and/or savings account as of May 31, 2019, even if you currently receive eStatements. Monthly service fees, if any, will not be charged on that statement. Combined statements will no longer include CDs, if applicable.

#### ■ 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.**

### 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. For your convenience, beginning on June 3, your daily ATM withdrawal limit will be \$1,020 and your daily purchase limit will be \$2,500.

New OceanFirst Bank 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 Visa® debit card on or after June 3.

Be sure to enroll your new OceanFirst Bank debit card in our uChoose Rewards® program. More details regarding registration are available at [oceanfirst.com](http://oceanfirst.com) or register your card directly at [uchooserewards.com](http://uchooserewards.com). Every qualifying debit card purchase earns points that reward you for being an OceanFirst personal checking customer.

If you have authorized recurring charges to your Capital Bank debit card, remember to provide your new OceanFirst Bank debit card information to those vendors.



### Direct Deposits and Automatic Payments

In most cases, direct deposits and automatic payments will continue as usual. The Bank will send a Notification of Change to ACH originators with the new routing number on your behalf.

#### ■ ACTION ITEM:

Originators may require you to verify the change before processing the next debit or credit. 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. 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.

### Overdraft Protection

Any automatic transfers from a linked deposit 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 a personal overdraft line of credit are made in increments of \$100.

If you would like to use OceanFirst Mobile Banking, just download our app starting June 3. It's free on Google Play or the iTunes app store.

### Online and Mobile Banking

As we make the transition to OceanFirst, the following services will be temporarily unavailable:

- Bill Pay through Mobile Banking from 1pm May 30 until 8am June 3
- Mobile Check Deposits from 3pm May 30 until 8am June 3
- Online Banking, Bill Pay and Mobile Banking from 1pm May 31 until 8am June 3

You can continue to use your current Access ID as your Username; however, OceanFirst Bank will provide a temporary password to be used for your initial login. **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 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 June 3. Starting June 3, please download our free Mobile Banking app to continue using Mobile Banking services.

### 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 the transition to OceanFirst.

<b>Thursday, May 30</b>	<p>Access to Capital Bank Bill Pay through Mobile Banking ends at 1pm.</p> <p>Mobile Check Deposits through Capital Bank Mobile Banking cannot be made after 3pm.</p>
<b>Prior to May 31</b>	<p>Download and save any transaction history, check image history and eStatements from Online Banking or from cbnj.bank.</p>
<b>Friday, May 31</b>	<p>Final transition statement from Capital Bank (checking, savings and money market).</p> <p>Access to Capital Bank Online Banking, Bill Pay and Mobile Banking ends at 1pm.</p> <p>Capital Bank branches will close at 2pm.</p>
<b>Saturday, June 1 – Sunday, June 2</b>	<p>Capital Bank branches remain closed.</p> <p>Capital Bank debit cards will continue to work for purchases and ATM withdrawals.</p> <p>OceanFirst Bank branches are not yet able to process your account transactions.</p>
<b>Monday, June 3</b>	<p>Capital Bank becomes OceanFirst Bank N.A.</p> <p>You gain full access to the combined OceanFirst branch network.</p> <p>Transition to OceanFirst accounts and services becomes effective.</p> <p>Access to Online Banking, Mobile Banking and Bill Pay at oceanfirst.com begins at 8am.</p> <p>Activate your new OceanFirst Bank debit card.</p>

## 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.

### Personal Checking and Money Market

Capital Bank Account	OceanFirst Account as of 6/3/19	Key Features and Changes
Capital Free NOW Checking *	Simply Great Checking	<ul style="list-style-type: none"> <li>Avoid the \$7.95 monthly service fee with a minimum daily balance of \$5,000**</li> <li>Earn tiered interest compounded monthly</li> <li>Free Online Banking, Mobile Banking and Bill Pay</li> <li>Free Visa® debit card (eligible for uChoose Rewards®)</li> <li>Free eStatements; OceanFirst will assess a \$5 monthly fee for paper statements**</li> <li>No transaction fees for using other bank ATMs, including unlimited rebates of domestic surcharge fees</li> <li>Free checks (select styles)</li> </ul>
Capital Free Checking	Totally Free Checking	<ul style="list-style-type: none"> <li>No monthly fee, no minimum balance requirement</li> <li>Unlimited check writing with no fee</li> <li>Free Online Banking, Mobile Banking and Bill Pay</li> <li>Free Visa debit card (eligible for uChoose Rewards)</li> <li>Free eStatements; OceanFirst will assess a \$5 monthly fee for paper statements**</li> <li>OceanFirst Bank will charge a fee of \$2.50 for withdrawals at non-OceanFirst ATMs (waived until July 31, 2019)</li> </ul>
Capital Free NOW Checking*		
NJ Consumer Checking		
Personal Money Market	Money Market Checking	<ul style="list-style-type: none"> <li>Avoid the \$10 monthly service fee with a minimum daily balance of \$2,500**</li> <li>Free Online and Mobile Banking</li> <li>OceanFirst Bank will charge a fee of \$2.50 for transactions at non-OceanFirst ATMs (waived until July 31, 2019)</li> </ul>
Special Personal Money Market		
MMA Personal		

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

\*\* Fee waived for the first two OceanFirst Bank statement cycles.

## 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.

### Personal Savings

Capital Bank Account	OceanFirst Account as of 6/3/19	Key Features and Changes
Personal Statement Savings	Statement Savings	<ul style="list-style-type: none"> <li>– Avoid the \$5 monthly service fee with a minimum daily balance of \$250**</li> <li>– Free Online and Mobile Banking</li> <li>– Earn interest compounded daily</li> </ul>
First Club Savings CBNJ	Home Club Savings	<ul style="list-style-type: none"> <li>– No monthly fee</li> <li>– Earn interest compounded daily</li> </ul>
Club Statement Savings	Statement Holiday Club	<ul style="list-style-type: none"> <li>– Renews with no changes</li> <li>– Checks will be distributed in October</li> </ul>
CD IRA CD	CD IRA CD	<ul style="list-style-type: none"> <li>– 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</li> <li>– No changes to your IRA plan</li> </ul>

\*\* Fee waived for the first two OceanFirst Bank statement cycles.

### Residential and Consumer Loans

Your Capital 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.

- If your loan statement is currently tied to your checking statement, the statement date of your loan may change.
- Loan statement cycles will change, and so will your payment due date. Please refer to your first monthly billing statement for the new payment due date.
- All loan customers will receive monthly billing statements; statements will no longer be available electronically. Please begin to remit your monthly payments using the billing statement.
- Starting June 3, 2019, you can make loan payments at any OceanFirst branch, mail payments to OceanFirst Bank, Attn: Payment Processing, P.O. Box 2009, Toms River, NJ 08753, or use Online Banking or Bill Pay.
- Automatic payments will continue without interruption.
- For adjustable type loans, we will transfer the new payment amount unless you specified a payment greater than the regular required payment.

#### ■ ACTION ITEMS:

Prior to May 31, please download and save any transaction history and billing statements that you would like to have, since only a limited amount of transaction history will be transferred to the new system.

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.

Also remember to check your recurring scheduled loan payments in Online Banking and reestablish as needed.

### 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 June 3 and destroy any remaining Capital Bank home equity checks.

## Opportunities to Explore

Discover why banking at OceanFirst is so convenient, helpful and affordable. We offer attractive banking innovations along with accounts and services that work harder to bring you something extra.



### Checking Built Around Your Priorities

Here are a few highlights:

**Simply Great Checking:** Our premier account gives you our very best features, including tiered 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.

**Totally Free Checking:** There's no minimum balance and no monthly service charge – just great everyday checking with free Online Banking, Bill Pay, Mobile Banking, Text Banking, and eStatements.

**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 a new account and repay up to \$10 each month in other banks' ATM fees.

### Mobile Banking with Touch ID

With OceanFirst Bank Touch ID, you can log into your account with the security of your own thumbprint, saving you the hassle of typing in your username and/or password.

### Mobile Check Deposit

Enjoy the convenience of depositing your checks anytime, anywhere with Mobile Check Deposit from OceanFirst. This free service is available to all mobile app users and is a great way to take care of making deposits on the go. It's quick, secure and simple.



### Apple Pay®, Google Pay™ and Samsung Pay™ E-wallet Options

Apple Pay, Google Pay, and Samsung Pay are available for your new OceanFirst Bank debit card. These convenient and secure mobile payment app options let you use your supported device to make everyday purchases without having to swipe your actual debit card. Just download your chosen e-wallet option and link to your new OceanFirst Bank debit card any time after June 3.

### CardValet®

This complimentary service lets you monitor and manage your debit card usage through your mobile device. Just download the CardValet app and then link your new OceanFirst Bank debit card to the app any time on or after June 3. 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 for 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 debit card these days – but OceanFirst does! Simply enroll your new OceanFirst Bank debit card beginning on June 3, and every qualifying debit card purchase earns you points you can redeem for just about anything: products, gift cards, travel, attractions, tickets to your favorite events, and more. Think of it as an ongoing reward for being our personal checking customer.

**For more information or to open a new account, visit your branch or find us online at [oceanfirst.com](http://oceanfirst.com), or call 1.888.OCEAN33.**

No matter where you are in life, OceanFirst has a checking account that fits your needs.



## Putting Your Mortgage Needs First

With OceanFirst Bank, you're one step closer to the home you've always wanted – or to unlocking the accrued value in the home you already own.

**Mortgages:** We offer an attractive lineup of fixed- and adjustable-rate mortgages that are highly competitive. You'll work with bankers who have the experience and the local knowledge to help you make informed borrowing decisions.

- **First-Time Home Buyers:** You could qualify for 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.

**Home Equity Loans and Lines of Credit:** Use the equity in your home for large purchases, home improvements or debt consolidation.

Ask us to 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 apply at any branch.

OceanFirst mortgages and home equity products are available NOW at your local Capital Bank branch!

## Business Banking

If you own or manage a business in our region, OceanFirst has the strength and resources to help you reach your most ambitious goals.

### New Possibilities Start Here

#### Attractive Borrowing Opportunities

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

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

#### New Checking Choices

Whether your business is small or large, with simple needs or sophisticated ones, we've got you covered.

For smaller businesses or nonprofit organizations:

- Totally Free Business Checking
- Business Interest Checking

For larger businesses or more complex finances:

- Simply Great Business Checking
- Business Analysis Checking

#### Strong Treasury Management

Our comprehensive product suite includes ACH, Wire, and Positive Pay services, along with powerful account reconciliation and reporting tools. We also offer Lockbox, Remote Deposit Capture, Sweep Services, Zero Balance Accounts, Merchant Services, and much more.

To learn more, call us at 1.888.OCEAN33, or stop by your local branch.



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



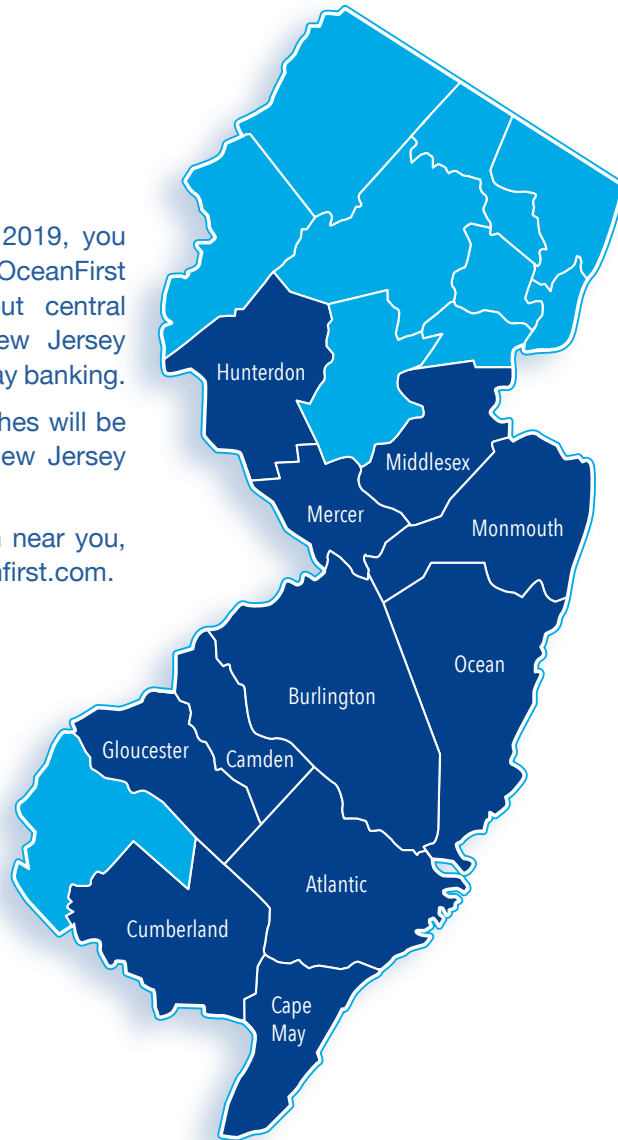
You can continue to count on the friendly, hands-on service and community commitment of a true neighborhood bank.

## ■ 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](http://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](http://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.



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