

Your Guide to Business Accounts and Services





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More behind your business

To our newest customers joining us from Flushing Bank—welcome. This guide was created specifically to support your transition to OceanFirst Bank effective Monday, September 21, 2026.

At OceanFirst, you'll have the strength of one of the region's leading financial institutions behind you, along with a broader range of customized banking, lending, and Treasury Management solutions, plus relationship managers with the professional expertise to assist your company with achieving your goals.

When you visit a branch or log into your accounts beginning September 21, you will have more resources to support your business. From the day-to-day operations to the decisions that define your future, OceanFirst has the accounts, services, and financial understanding to serve your company's evolving business needs.

Welcome to OceanFirst.

Transition Highlights

Your current deposit accounts and loans listed on the enclosed letter will be updated on Monday, September 21, 2026. Please review the information throughout this booklet, so you are ready when your accounts and services are fully integrated into OceanFirst platforms.

Account Numbers

Your account number will not change.

Routing Number

OceanFirst's routing number is **231270353**. However, your current routing number remains available so you may continue to use your existing supplies with no interruption to your banking services.

Checks

Continue to use your current checks until your supply runs out. When reordering checks with the bank, your new checks will carry the OceanFirst logo and routing number. If you reorder checks from services other than the bank, please update the routing number to **231270353** as of September 21.

Branch Availability

All Flushing Bank branches will close at 2pm on Friday, September 18, and reopen on Monday, September 21. At that time, you will have full access to the OceanFirst branch network across New York, New Jersey, and center city Philadelphia for your day-to-day banking activities.

Statements

We will mail a final statement for your checking, money market, and/or savings accounts as of September 18, 2026, even if you currently receive eStatements. Monthly service fees, if any, will not be charged on that statement.

ACTION ITEM:

- If you currently receive eStatements, you will need to sign up for this service through OceanFirst Online Banking starting September 21. As of September 18, you will no longer have access to past eStatements, so be sure to download any history prior to that date.



Debit Cards

Your current debit card and PIN will continue to work through the weekend of September 19–20. New OceanFirst Bank debit cards will be issued shortly before conversion weekend. Even if you already have an OceanFirst debit card, you will receive a new replacement debit card for your Flushing accounts. Starting September 21, your daily ATM withdrawal limit may change. Refer to the disclosure enclosed with your replacement card for current limits.

ACTION ITEMS:

- Activate your new OceanFirst Bank Visa® debit card on or after September 21. You will be prompted to choose a PIN during the activation process.
- If you have authorized recurring charges to your current debit card, remember to provide your new OceanFirst Bank debit card information to those vendors.

Telephone Banking

Starting September 21, please call 888.623.2698 to reach HAILEY, OceanFirst Bank's virtual banking assistant, designed to help with common banking needs such as account balances, transaction history, and funds transfers between your accounts.

If additional assistance is needed, HAILEY can connect you with a live OceanFirst representative available 7:00am – 7:00pm Monday through Friday and 8:00am – 5:00pm Saturday.

ACTION ITEM:

- To transfer funds between accounts using our automated system, simply call 888.623.2698 starting September 21.

Transition Highlights

Direct Deposits and Automatic Payments

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

Please note: It is possible that automatic payments arranged through a third-party merchant and scheduled any time the week of September 21 may be deducted from your account on Friday, September 18.

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 September 21. If you are an ACH originator, you will need to change the routing and transit number on your ACH files starting on September 21. Please do not change the routing number for direct deposits and payments that will process before September 21.

Overdraft Protection

Overdraft coverage for your checking account from a linked deposit account or line of credit will continue. If you have an overdraft line of credit, transfers will continue as usual.

Digital Banking

As OceanFirst systems are adopted, Online and Mobile Banking will be temporarily unavailable from September 18 at 2pm until September 21 at 8am. Current Digital Banking and Bill Pay users will receive more detailed information in a separate communication.

ACTION ITEM:

- Prior to September 18, please download and save any transaction history, check images, and eStatements you'd like to keep, since we do not expect history will be transferred to the new system. In addition, Quicken® and QuickBooks® users will need to reestablish these services starting September 21.

Key Dates

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

Prior to Friday, September 18	Download and save any transaction history, check image history, and eStatements from Digital Banking.
Friday, September 18	Final transition statement for deposit accounts. Access to current Online and Mobile Banking services ends at 2pm. Flushing Bank branches will close at 2pm.
Saturday, September 19 – Sunday, September 20	Flushing Bank branches remain closed. Your current debit card(s) will continue to work for purchases and ATM withdrawals.
Monday, September 21	You gain full access to the full OceanFirst branch network. Transition to new OceanFirst accounts and services becomes effective. Access to Digital Banking and Bill Pay at oceanfirst.com begins at 8am. Activate and begin using your new OceanFirst Bank debit card.

Your New Accounts

Your deposit accounts will transition to a comparable OceanFirst account with similar features. If you prefer to switch to a different OceanFirst account, contact your bank representative, we will be pleased to assist you.

Current Account Name	Account Name as of 9/21/26 Key Features
Complete Business Checking Business Bank Advantage Business Checking II	Community Business Checking - Avoid the \$15 monthly service fee with a minimum daily balance of \$5,000* - Up to 30 free ACH debits or credits monthly; thereafter, \$0.18 per item* - Up to 20 free checks paid or checks deposited monthly; thereafter, \$0.20 per item* - 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
Complete Business Checking Plus Business NOW	Business Interest Checking - No monthly service fee; no minimum balance requirement - Up to 50 free combined items monthly; additional transactions are \$0.20 per transaction (ACH, checks deposited, and checks paid)* - 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 through October 31, 2026. After this date, business account fees will be assessed monthly, on the 10th business day of the following month.

Current Account Name	Account Name as of 9/21/26 Key Features
Benefits Checking Business Checking Purely	Commercial Checking - Avoid the \$40 monthly service fee with an average monthly balance of \$5,000 or more* - Tiered account: the number of free transactions increases with higher balances - Some Cash/Treasury Management fees such as Digital Banking and Mobile Remote Deposit Capture could be waived based on your average daily balance - 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
Cash Management Services Complete Business Checking Plus - CMS Complete Business Checking - Large Cash Complete Business Checking Plus - Large Cash Commercial Checking	Commercial Analysis Checking - You will continue to receive an earnings credit to offset monthly and transaction charges on this account - The monthly maintenance fee is \$40* - Transaction fees are: \$1.00 per deposit; \$0.20 per check paid; \$0.20 per deposited check; \$0.18 per ACH item* - 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 through October 31, 2026. After this date, business account fees will be assessed monthly, on the 10th business day of the following month.

Your New Accounts

Current Account Name	Account Name as of 9/21/26 Key Features
Gov't Banking Checking Gov't Banking Checking - LC Gov't Banking ICS Checking	Government Non-Interest Checking Existing contracts with government entities will be honored
Gov't Banking Service Award Trust Gov't Banking Tax Receiver - LC Gov't Banking Interest Checking Gov't Banking Interest Checking - LC Gov't Banking Platinum Interest Ckg I Gov't Banking Platinum Interest Ckg II Gov't Banking ICS Platinum Int Ckg Platinum II SAT - SEC Platinum II SAT - LOC	Government Interest Checking Existing contracts with government entities will be honored
IOLA	IOLTA Checking - No monthly service fee, no minimum balance requirement - No transaction fees - Interest earned will be remitted to the applicable state IOLA fund

Current Account Name	Account Name as of 9/21/26 Key Features
Lease Security Checking	Lease Security Checking No monthly service fee, no minimum balance requirement
Attorney Escrow Management Lease Security Landlord 1031 Master	Escrow Master Account - Interest - No monthly service fee; no minimum balance requirement - Only those accounts currently earning interest will continue to do so
Business Power Money Market Plus	FirstWave Business Money Market - Avoid the \$10 monthly service fee with a minimum daily balance of \$2,500* - Earn tiered interest compounded monthly - OceanFirst will charge a \$2.50 fee for transactions at non-OceanFirst ATMs when combined with your checking account's OceanFirst Visa® Debit Card
Business Power Money Market ALSB Business Money Market	Commercial Money Market - Avoid a \$40 monthly service fee with a minimum average balance of \$5,000* - Earn competitive interest rates on your cash reserves with full liquidity and flexibility - Free eStatements with check images; \$5 monthly fee for mailed statements with check images (waived with \$5,000 minimum balance)* - OceanFirst will charge a \$2.50 fee for withdrawals at non-OceanFirst ATMs when combined with your checking account's OceanFirst Visa® Debit Card

**Fee waived through October 31, 2026. After this date, business account fees will be assessed monthly, on the 10th business day of the following month.*

Your New Accounts

Current Account Name	Account Name as of 9/21/26 Key Features
Business Indexed Money Market	High-Yield Money Market - Avoid the \$40 monthly service fee with a minimum daily balance of \$5,000* - Earn tiered interest compounded monthly - Free eStatements with check images; \$5 monthly fee for mailed statements with check images (waived with \$5,000 minimum balance)* - OceanFirst will charge a \$2.50 fee for withdrawals at non-OceanFirst ATMs when combined with your checking account's OceanFirst Visa® Debit Card
Complete Savings Breakout Savings Breakout Savings Plus Complete Balance Savings Compensating Balance Savings iGOsavings	Business Statement Savings - Avoid the \$5 monthly service fee with a minimum daily balance of \$100* - Earn interest compounded daily - Free Digital Banking
Certificate of Deposit	CD No change in rate, term or maturity date until it first matures after September 21, 2026; at that time, the CD will become an OceanFirst CD with a fixed rate and a comparable term

*Fee waived through October 31, 2026. After this date, business account fees will be assessed monthly, on the 10th business day of the following month.

Loans and Lines of Credit

If you have not already been notified that your loan has been transferred, your current business loans and lines of credit will also transfer to OceanFirst on September 21 with no changes to the terms of your loan agreement.

- Starting September 21, you can make commercial loan payments at any OceanFirst branch or mail payments to OceanFirst Bank. The payment remittance address will be included on your monthly statement.
- Automatic payments through ACH will continue without interruption.
- For overdraft lines of credit, you will receive a separate billing statement. If you do not have any activity or an outstanding balance due, you will not receive a statement for the cycle.
- All loan customers will receive monthly billing statements; eStatements are also available.

ACTION ITEM:

- Remember to reestablish your recurring scheduled loan payments in Digital Banking as needed.
- Prior to the transfer of your loan, download and save any transaction history and billing statements you would like to have, since transaction history will not be transferred to the new system.



Opportunities to Explore

At OceanFirst, you'll find a broad range of accounts and services designed to meet the needs of businesses at every stage. Here are a few highlights available to your business.

Digital Banking for Business

Experience the efficiency of managing your business's cash flow when and where it's most convenient for you—from your desktop to your smartphone—and everywhere in between.

With Commercial Digital Banking, you can access account balance and transaction reports, make account transfers, and review, approve, and reject actions for ACH and wire payments.



Comprehensive Treasury Management

OceanFirst treasury management services streamline, simplify, and automate your business's day-to-day and future endeavors.

Funds Management

- Accounts receivables
- Accounts payable
- Merchant services
- Commercial One card

Risk Management

- Fraud prevention—positive pay and reverse positive pay
- Active risk monitoring
- ACH block & filtering services

Information Management

- Sweep accounts
- OFBESCrow
- Insured cash sweeps
- Commercial checking & savings
- Commercial Mobile App

Contact our Treasury Client Services team at 877.623.2698 or email treasuryservices@oceanfirst.com.

Business Borrowing Options

When you need a line of credit or term loan, you want lenders who walk the line. Partner with the team doing just that for over 120 years.

Borrow what you need via a revolving line of credit to access funds that support seasonal or short-term cash flow needs, like special projects, or uncovering unexpected expenses.

Features

- Loan amount and terms structured to meet your needs
 - Seasonal Repayment Plans
 - Working Capital
 - Inventory
- Secured and Unsecured financing available
- Flexible repayment options
- Lines of Credit include monthly payment based on interest only with annual clean-up period

Build your business with a team of community bankers who can help you find the most appropriate loan.

- Owner-Occupied Real Estate Transactions up to \$1,250,000
- Investment Real Estate Loans up to \$1,250,000
- Term Loans and Lines of Credit up to \$1,250,000

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

Personal Banking

As an OceanFirst business customer, you also have access to a broad range of personal banking solutions designed to support your financial goals.

Checking Built Around Your Priorities

OceanFirst checking accounts fit the way you live and bank with features like our Digital Banking tools that keep you connected. FreeStyle Checking comes with free checks, no minimum balance, no annual fee debit card, and no monthly online or bill pay fee.

Mortgages and Home Equity

Turn “one day” into “today.” OceanFirst Bank and Embrace Home Loans are here to guide you through the process from start to finish so you can achieve your dream of home ownership. To get started, call 800.827.0045 or visit oceanfirst.embracehomeloans.com.

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



The OceanFirst Difference

Founded in 1902, OceanFirst has grown into one of the largest and most trusted community-based financial institutions in the region—serving business and consumer customers across the major metropolitan areas from Massachusetts to Virginia including New York, Long Island, New Jersey, and center city Philadelphia.

At OceanFirst, you'll discover advantages typically associated with larger institutions, including a comprehensive range of business accounts and services, innovative digital solutions, and the expertise to support your business at every stage of growth. We deliver all of this with the local focus and personalized approach of a bank that puts relationships first.



**120+ years
of service**



**\$23 billion
in assets**



**72 retail
branches**



**1,000+ team
members**



**275,000+
customers**

What Sets Us Apart

- Team members who understand the opportunities and challenges your business faces, and are committed to helping you succeed.
- A relationship-driven business model that never loses sight of our community bank values.
- Customer-centric services designed around your business needs, not just your finances.
- Innovative, convenient, and secure banking solutions that simplify your experience.
- A dedicated team of local professionals who are as invested in your community as you are.
- Our senior leaders include Regional Presidents dedicated to making sure our team provides local expertise and value in every market we serve.
- Our team members dedicate time in the communities where they live and work—you'll find them coaching Little League, volunteering at nearby hospitals, building homes with Habitat for Humanity, and more.



Local Commitment

A \$5 Million Local Commitment

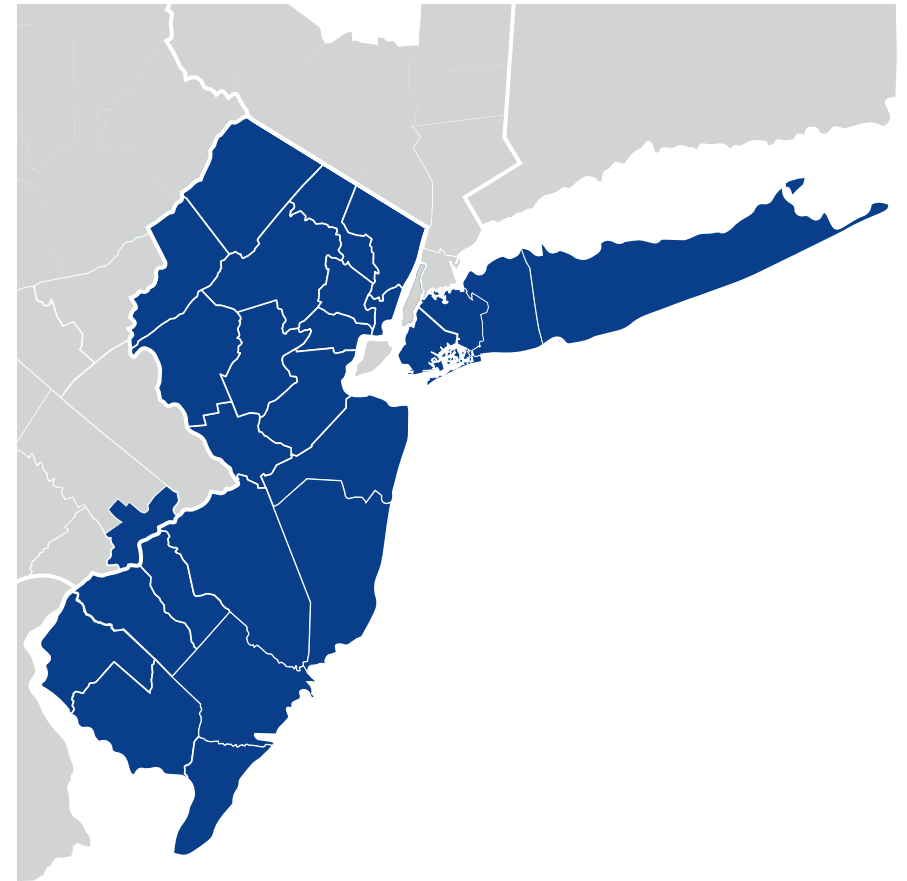
OceanFirst has made a \$5 million contribution in OceanFirst Financial Corp. stock to OceanFirst Foundation which will support nonprofit community organizations across our combined markets in the coming years, including New York and Long Island. Since 1996, the Foundation has granted more than \$52 million to nonprofits helping our neighbors in need.



Branch Locations

Starting September 21, 2026, you can use any OceanFirst branch for your day-to-day banking.

To find a location in metropolitan New York City, New Jersey, or greater Philadelphia near you, please visit oceanfirst.com/locations.



1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

Thank you for banking with us. We look forward to being a trusted partner in helping your business thrive.



Questions?

We are here to help.

Visit oceanfirst.com or call 800.974.6678

Monday - Friday: 7:00am - 7:00pm ET

Saturday: 8:00am - 5:00pm ET

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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

Member  Equal opportunity lender.
Equal housing lender.

OCF208-BRO-B

