

Your Guide to Personal Accounts and Services





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Welcome to Banking Built Around You

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, with the people, customized solutions, and expertise to help you confidently achieve your goals.

When you visit a branch or log into your accounts beginning September 21, you will gain access to expanded capabilities and broader product offerings, along with more ways to access the support and guidance to serve you. From everyday finances to major milestones and long-term planning, we are genuinely invested in your financial success.

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 to 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 service.

Checks

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

Branch Availability

All Flushing Bank branches will close at 2pm on Friday, September 18, and will 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. After September 21, all statements will move to a month-end cycle.

ACTION ITEM:

- ☐ If you currently receive eStatements, please log into OceanFirst Digital Banking starting September 21 and confirm your statement delivery preferences. **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. 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.

Transition Highlights



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.

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:

- Notify anyone who sends direct deposits or automatically debits your account that the bank routing number will change to **231270353** on September 21. Please do not change the routing number for direct deposits and payments that will process before September 21.

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. If you have an overdraft line of credit, transfers will continue as usual. If you overdraw your account by more than \$50, you may be charged \$30 each time an overdraft transaction is paid or declined, with a maximum of one fee per day.

Digital Banking

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

ACTION ITEMS:

- Prior to September 18, download and save any transaction history, check images, and eStatements you would like to keep, as history will not transfer to the new system.
- Quicken® and QuickBooks® users will need to reestablish these services starting September 21.
- Beginning September 21, please download the free OceanFirst Bank Mobile Banking app to continue using Mobile Banking services.

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.

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 Online Banking.
Friday, September 18	Final transition statement for deposit accounts. Access to current Online Banking 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 access to the full OceanFirst branch network. Transition to new OceanFirst accounts and services becomes effective. Access to Online Banking and Mobile Banking and Bill Pay at oceanfirst.com begins at 8am. Activate and begin using your new OceanFirst Bank debit card.

Your New Accounts

Your checking, savings, and money market accounts will transition to a comparable OceanFirst account with similar features. If you prefer to switch to a different OceanFirst account, contact your local branch or the Customer Care Center and we will be pleased to assist you.

Current Account Name	Account as of 9/21/26 Key Features
Complete Checking	FreeStyle Checking - No minimum balance required and no monthly service charge - Free Digital Banking and Bill Pay - Free Visa® debit card - No transaction fees for using other bank ATMs, including unlimited rebates of domestic surcharge fees - Free eStatements; OceanFirst will assess a \$5 monthly fee for mailed statements* - Free checks (select styles)
Complete Checking Premier Complete Checking Plus	FreeStyle+ Checking Same as above, plus earns interest
iGOchecking CheckingPurely	iGO Checking - No minimum balance required and no monthly service charge - Free Digital Banking and Bill Pay - Free Visa debit card® - No transaction fees for using other bank ATMs, including unlimited rebates of domestic surcharge fees - Free eStatements required - This account does not permit checks to be written or presented for payment

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

Your New Accounts

Current Account Name	Account as of 9/21/26 Key Features
iGOchecking Plus CheckingPurely Plus	iGO+ Checking Same as iGO Checking, plus earns interest
Complete Savings Breakout Savings Breakout Savings Plus iGOsavings iGOsavings Plus SavingPurely	Statement Savings - Avoid the \$5 monthly service charge with a minimum daily balance of \$100* - Free Digital Banking - Access your account at ATMs worldwide when combined with your checking account's OceanFirst Visa® Debit Card
Student Savings Account	KidSaveSmart Savings - Free Digital Banking - Available for anyone 13 to 21 years old
Complete Premier Money Market Consumer Indexed Money Market iGO MoneyMarket iGOindex MoneyMarket MoneyMarket Purely PurelyInsured MoneyMarket Purely Index MoneyMarket	FirstWave Money Market Checking - Avoid the \$10 monthly service charge with a minimum daily balance of \$2,500* - Higher balance earns higher rate - Withdraw funds anytime - 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 for the first two OceanFirst Bank statement cycles.

Current Account Name	Account as of 9/21/26 Key Features
Maximum Money Market Complete Money Market	Money Market Checking - Avoid the \$10 monthly service charge with a minimum daily balance of \$2,500* - Higher balance earns higher rate - Withdraw funds anytime - OceanFirst will charge a \$2.50 fee for withdrawals at non-OceanFirst ATMs when combined with your checking account's OceanFirst Visa® Debit Card
IRA Savings Complete Retirement Savings	IRA Statement Savings - No monthly fee - No changes to your IRA plan
Certificate of Deposit IRA CD	CD/IRA CD - No change in rate, term, or maturity date until first maturity after September 21, 2026; then becomes an OceanFirst CD with a fixed rate and comparable term - No changes to your IRA plan - CD statements will no longer be generated

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

Your New Accounts

Residential and Consumer Loans

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

- The statement date and payment due date of your loan may change. Please refer to your first monthly billing statement from OceanFirst for the new payment due date.
- All loan customers will receive monthly billing statements; eStatements are also available. Please begin to remit your monthly payments using the billing statement or eStatement.
- If you had an automatic payment, it will continue unless you are notified otherwise. If a payment date falls on a holiday or non-processing day, the payment is selected on the next processing day.
- Home Equity Line of Credit customers will receive a new account number and a free supply of checks.
- For overdraft lines of credit, you will receive a separate billing statement. If you do not have an activity or an outstanding balance due, you will not receive a statement for the cycle.
- Once your loan transfers, you can make loan payments at any OceanFirst branch, use Digital Banking or Bill Pay, or mail payments to OceanFirst Bank. The payment remittance address will be included on your monthly statement.

ACTION ITEMS:

- Prior to September 18, 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.
- Remember to reestablish your recurring scheduled loan payments in Digital Banking as needed.

Opportunities to Explore

Discover everything that comes with banking at OceanFirst. From innovative digital tools to services that help you reach your financial goals, here's a look at some features you can start taking advantage of:

NEW DIGITAL TOOLS

OceanFirst Digital Banking

Bank at home or on the go. View account information, access helpful resources, and more. And with mobile banking, you can take your finances with you by downloading our mobile app on any internet-enabled iPhone®, iPad®, iPod Touch® or Android™ mobile device.

Digital Wallet

Leave your cards at home with the safest way to shop—Apple Pay®, Google Pay®, Samsung Pay®, Garmin Pay®, and Fitbit Pay®.

Video Tellers

Speak directly with a live bank teller at any participating ATMs—extended hours included at select locations.



Opportunities to Explore

HAILEY

Say hello to **HAILEY**, our new virtual assistant, available 24/7 when you call 1-888-623-2698 and on the OceanFirst website, mobile app, and online banking services. **HAILEY** was designed to give you quick, secure access to your account details around the clock, without the wait times.

FirstWave Money Market Account

Enjoy a safe place to yield high interest on your money with a FirstWave Money Market Account. This account offers the flexibility to make withdrawals and the opportunity to earn higher rates with larger balances.

CommUNITYFirst Program

Support a participating nonprofit's fundraising goals with OceanFirst Bank's CommUNITYFirst Program. Link a new or existing eligible OceanFirst account to a participating nonprofit, and they'll receive a quarterly donation from OceanFirst.

Nest Egg Investments

Nest Egg, through OceanFirst, offers solutions from top investment firms backed by real advisors through a convenient, web-based platform. Match your portfolio objectives and time frame according to your needs and life changes.

Visit oceanfirst.com/investing/nest-egg to learn more.

NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE
NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT ENTITY	

Borrowing Options

With competitive rates, flexible terms, and customer-centric support, OceanFirst can help you unlock the funds you need for your next goal.

Mortgage Solutions Designed Around You

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.

We can help with:

- Buying your first home
- Experienced home buying
- Refinancing options

To get started, call 800.827.0045 or visit oceanfirst.embracehomeloans.com



Business Banking

OceanFirst small business banking provides great services, flexible loan terms, quick and easy application process, fast access to funds, and transparent pricing. See why OceanFirst is the small business banking choice for so many companies.

Lending Solutions Built for Growth

Take the next step in reaching your business's true potential with customer-centric financing options. Our lending solutions include:

- Term Loans and Lines of Credit
- Equipment Financing and Leasing
- Commercial Real Estate and Construction Loans

Treasury Management That Keeps You in Control

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

Business Digital Banking

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.



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 accounts and services, innovative digital solutions, and the expertise to support your financial life at every stage, all delivered with the local focus and personalized service of a community bank.



**120+ years
of service**



**\$23 billion
in assets**



**72 retail
branches**



**1,000+ team
members**



**275,000+
customers**

The OceanFirst Difference

What Sets Us Apart

- Team members who understand the financial milestones you're working toward, because they've been there too.
- A relationship-driven business model that never loses sight of our community bank values.
- Customer-centric services designed around your life, 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's success 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 to 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.



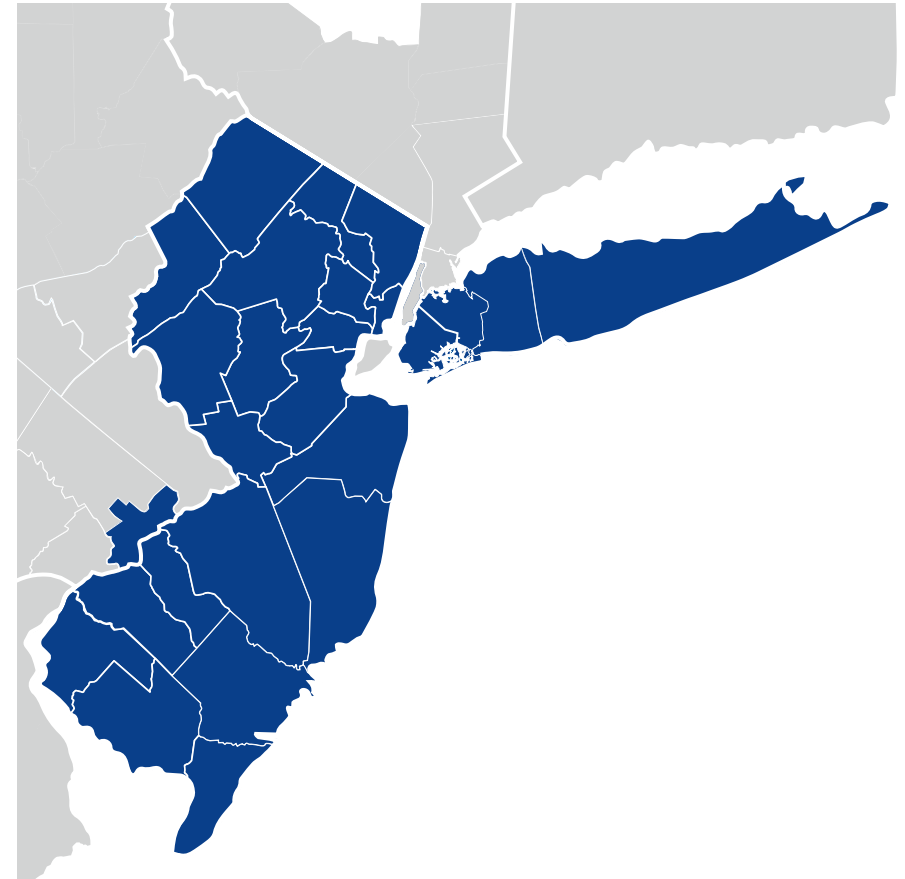
A \$5 Million Local Commitment

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.



Thank You.

At OceanFirst, we measure our success by yours. Thank you for banking with us, and welcome to a relationship built to grow with you.

Questions?

We are here to help.
Visit oceanfirst.com
or call 800.974.6678

Monday to Friday:
7:00am - 7:00pm ET
Saturday:
8:00am - 5:00pm ET

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
FDIC  Equal opportunity lender.
Equal housing lender.

OCF208-BRO-P

