

FACTS WHAT DOES OCEANFIRST BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- * Social Security number and income
- * Account Balances and payment history
- * Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons OceanFirst, N.A. (for NY Branches only) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OceanFirst Bank, N.A. Share?	Can you limit this sharing?
For our everyday business purpose - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For our joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For nonaffiliated to market you	NO	We do not share

Questions? Call 212-818-9090 or go to oceanfirst.com/nybanking

Who We Are

Who is providing this notice?	OCEANFIRST BANK, N.A. (for NY Branches only)
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What We Do**How does OceanFirst Bank, N.A. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does OceanFirst Bank, N.A. collect my personal information?

We collect your personal information, for example, when you

- * open an account or deposit money
- * pay your bills or apply for a loan
- * use your OceanFirst Bank debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- * sharing for affiliates' everyday business purposes-information about your creditworthiness
- * affiliates from using your information to market to you
- * sharing for nonaffiliated to market you

State laws and individual companies may give you additional rights to limit sharing

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.
*The Bank has no affiliates

Nonaffiliated

Companies not related by common ownership or control. They can be financial and nonfinancial companies
*The Bank does not share with Nonaffiliates so they can market to you

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
*The Bank does not jointly market

OceanFirst Bank, N.A., NY Branch Locations**Woodlawn Office**

4349 Katonah Ave
Bronx, NY 10470
718-324-7100

Riverdale Office

583 West 235th St
Bronx, NY 10463
718-601-8300

Scarsdale Office

80 Garth Road
Scarsdale, NY 10583
917-722-1500

48th Street Office

902 Second Ave
New York, NY 10017
212-829-9998

3rd Avenue Office

655 Third Ave
New York, NY 10017
212-292-5254