



OceanFirst Bank N.A. • NASDAQ: OCFC • OceanFirst Financial Corp is the holding company for OceanFirst Bank, N.A.

ABOUT US

When OceanFirst Bank opened its doors in 1902, our founders believed in supporting and growing our local community. Initially, the focus was to help neighbors realize the dream of owning a home. Now, more than a century stronger, we're still here today, helping fulfill those dreams and helping families with all of their financial needs during every stage of life.

Whether it's owning a home, building a business, teaching children the value of saving, financing higher education, or planning for the future, our goal is to help all of our neighbors reach their financial goals.

In 2017, the Bank celebrated 115 years of serving the community. In 2016, OceanFirst Financial Corp. (OCFC) commemorated 20 years as a public company and OceanFirst Foundation celebrated 20 years of providing grants to the local communities we serve.

OceanFirst Bank is an \$8.1 billion regional bank operating throughout New Jersey, metropolitan Philadelphia and metropolitan New York City. We are one of the largest and oldest community-based financial institutions headquartered in New Jersey.

ACCOUNTS & SERVICES

Personal & Business Banking

- Checking & Savings Accounts
- Online, Mobile & Text Banking
- Residential Mortgages
- Home Equity Loans & Lines of Credit
- Commercial Financing
- Treasury Management
- Merchant Services
- Retirement Planning

The Latest in Banking Technology

- Smart ATMs
- Apple Pay®
- Samsung Pay™
- Google Pay™
- CardValet®
- EMV Chip Technology
- Mobile Check Deposit
- And More!

OCEANFIRST FOUNDATION

7,518 GRANTS

900 ORGANIZATIONS

\$39 MILLION DOLLARS

At OceanFirst Bank, giving back to the community is an integral part of who we are. It's the reason we created the OceanFirst Foundation more than 20 years ago with the sole mission of providing financial resources to charities that support:

- Housing
- Health & Wellness
- Improving the Quality of Life
- Education
- Youth Development
- Arts & Cultural

OceanFirst Foundation continues to provide grants to organizations throughout the OceanFirst footprint today. Along with the charitable work of the Foundation, OceanFirst Bank employees continuously dedicate their time to volunteer and support the local community.

MISSION STATEMENT

OceanFirst builds relationships and financial solutions that empower clients to achieve their goals.

EXECUTIVE OFFICERS

Christopher D. Maher
President
Chief Executive Officer

Michael J. Fitzpatrick
Executive Vice President
Chief Financial Officer

Joseph J. Lebel, III
Executive Vice President
Chief Banking Officer

Karthik K. Sridharan
Executive Vice President
Chief Information Officer

Michele Estep
Executive Vice President
Chief Administrative Officer

Steven J. Tsimbinos
Executive Vice President
General Counsel

Grace Vallachi
Executive Vice President
Chief Risk Officer

Anthony Giordano
Executive Vice President
Chief Retail Banking Officer

Daniel J. Harris
President
New York Region

George Destafney
President
Central Region

Susanne Svizeny
President
Philadelphia Region

Vincent D'Alessandro
President
Southern Region