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***OceanFirst Bank Announces Mortgage Relief Program
for Borrowers Affected by Federal Government Shutdown***

(RED BANK, NJ – January 8, 2019) – OceanFirst Bank N.A., today announced that a Mortgage Relief Program is now available for borrowers and businesses affected by the current federal government shutdown. This includes Federal employees as well as employees who work for government contractors, vendors, and other businesses that rely on work from government agencies or that offer goods and services to members of the government workforce.

To assist borrowers whose income is affected by the shutdown and are unable to make their monthly mortgage loan, home equity loan, or a home equity line of credit payment, OceanFirst Bank is offering a forbearance or temporary suspension of mortgage and home equity loan payments for up to 90 days. During this time no loan fees will be assessed, and no additional interest will accrue.

“As a community bank, OceanFirst wants to provide support to every mortgage customer who works for the federal government or businesses that are affected by the current shutdown,” said Anthony Giordano, III, OceanFirst Bank’s Senior Vice President and Senior Operations Officer. “We recognize these are stressful times for these customers, many of whom are worried about meeting their mortgage and other financial obligations, especially if there is a prolonged shutdown. By offering the Mortgage Relief Program, we hope we can ease any concerns relating to their mortgage or home equity loan until they get back to work and are paid.”

Borrowers wishing to participate in the Mortgage Relief Program must contact OceanFirst Bank and apply. For additional information or to apply, please call 732-240-4500 ext.7714 or email Hardship@oceanfirst.com .

About OceanFirst Bank

OceanFirst Financial Corp.’s subsidiary, OceanFirst Bank N.A., founded in 1902, is a \$7.7 billion regional bank operating throughout New Jersey, metropolitan Philadelphia and metropolitan New York City. OceanFirst Bank delivers commercial and residential financing solutions, wealth management, and deposit services and is one of the largest and oldest community-based financial institutions headquartered in New Jersey.

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