



**ADDENDUM TO RETAIL CHECKING PRODUCT DISCLOSURE
CASH AND UCHOOSE POINT BONUS PROMOTIONS
Offer available from May 15 through June 30, 2015**

Date Opened:	Account #:
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In addition to the disclosure provided to you for your new _____ Checking Account, this addendum provides information regarding your special promotional bonus features and requirements. Limit of one cash bonus per household.

This account will earn the following special bonuses under the following requirements:

BONUS	REQUIREMENTS
\$100	Open a Simply Great or Classic Checking Account with a Visa® Check Card.
\$200	Use your Visa® Check Card for 30 signature or online purchases within 75 days of account opening. Bonus will be paid within 5 business days after 75 days of account opening.

OR

\$50	Open a Totally Free, A+ Student, or FreshStart Checking Account with Visa® Check Card.
25,000 UChoose Rewards® points	Use your Visa® Check Card for 30 signature or online purchases within 75 days of account opening. Bonus will be awarded on the 1st and 15th of each month, or next business day, beginning 75 days after account opening.

- All cash bonuses will be reversed if account is closed within 12 months of opening.
- Cash bonuses are reported as interest to the IRS; account owner will receive 1099 form for 2015 tax year.
- Monthly account statements describe cash bonus deposits as “NEW ACCOUNT REWARD” (for non-interest accounts) or “INTEREST ADJUSTMENT” (for interest-bearing accounts).
- You must register your account at <https://www.UChooseRewards.com> in order to receive UChoose points. Visit www.oceanfirst.com regarding UChoose Rewards® program points.

Effective May 15, 2015