

0% Balance Transfer Promo APR, Annual Percentage Rate Offer



Ocean Bank Platinum, Platinum Rewards and
International Platinum Rewards Credit Cards

Enjoy 0% APR and a low 2% transfer fee on balance transfers for the first 12 billing cycles¹

Name (as it appears on your Ocean Bank Credit Card): _____

Last 4 digits of your Ocean Bank Credit Card: _____

BALANCE TRANSFER 1

Creditor Information:

Name: _____ Account Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Transfer Description: _____ Transfer Amount: \$ _____

Date of Request: ____ / ____ / ____

BALANCE TRANSFER 2

Creditor Information:

Name: _____ Account Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Transfer Description: _____ Transfer Amount: \$ _____

Date of Request: ____ / ____ / ____

BALANCE TRANSFER 3

Creditor Information:

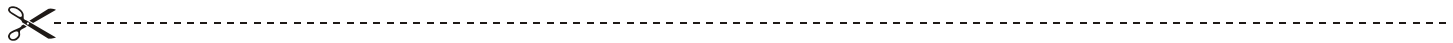
Name: _____ Account Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Transfer Description: _____ Transfer Amount: \$ _____

Date of Request: ____ / ____ / ____



¹The balance transfer promo APR of 0% is available for new and existing customers, and is valid for the initial eligible balance transfers posting to the account in the first 12 months from account opening date, for a promotional period of twelve (12) billing cycles, starting on the date the first balance transfer posts. After the initial balance transfer, subsequent balance transfers during the first 12 months will be at the 0% promotional rate and will end at the same time as the initial balance transfer. Any other balance transfers posting after the initial 12 months will be at the non-promotional Balance Transfer APR. Customers who have been 30 days or more delinquent in the preceding 12 months from the date the transfer request is processed, do not qualify for this offer. A balance transfer fee of \$10 or 2% of the amount of each transfer, whichever is greater, will apply. The available credit limit for the new card will be reduced by the total amount of the transfers, including fees. It will take at least 15 days after the account is opened to process any balance transfer payments. During this time, customers may cancel or modify the balance transfer request by contacting their Relationship Manager. Customers may transfer any amount, but the total amount of the balance transfer plus fees and purchases must be less than or equal to the available credit limit. Customers must not transfer any purchases or other charge amounts disputed because they may lose their dispute rights. Customers may not transfer balances from other credit accounts or loans issued by Ocean Bank or its affiliates. Customers must continue to make payments on their transferred accounts until they have confirmed this balance transfer has been received by their creditor.