

CAPEBANK

Funds Availability Policy

Our policy is to make funds from your check deposits available to you in your transaction account (i.e. checking account) on the first business day after the day we receive your deposit. Cash and electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day, we will consider that the deposit was made on the next business day.

Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons at the time you make your deposit, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If we cash a check that is drawn on another bank, we may withhold the availability of the corresponding amount of the funds that are already on deposit in another account. Those funds will be available at the time the funds from the check we cashed would have been available if you deposited it.

If you will need the funds from a deposit right away, you should ask when the funds will be available.

Special Rules for New Accounts

Cape Bank reserves the right to delay the opening of an account twenty-four hours to determine if any irregularities exist. If applicable, there will be no loss of interest due to the imposition of this waiting period if the account is opened. After the account is opened, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000

will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Deposits at Automated Teller Machines

Funds from deposits (cash or check) made at proprietary automated teller machines (ATMs located at any Cape Bank location) will be available on the second business day after we receive your deposit. US Treasury Checks that are deposited to an account held by the payee of the check and "on us" checks will be available on the first business day after we receive your deposit.

CHECKING ACCOUNT ORGANIZATION

We have organized checking accounts in a nontraditional way. Your checking account consists of two subaccounts. One of these is a checking subaccount, and you will transact business on this subaccount. The other is a nontransaction subaccount. You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. We will make these automatic transfers so that your ability to use your funds through your checking subaccount will be no different than for traditional checking accounts. You will not see any difference between the way your checking account operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

CHECK 21

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

800.858.BANK or 609.465.5600

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- Information to help us identify the substitute check (your account number, the amount of the check and the date the check was charged to your account).

STATEMENT CONSOLIDATION/FINANCIAL SUMMARY CHANGES

If you authorized Cape Bank to include your financial summary on your checking account statement and/or combine your statements, you agree any account(s) opened by you where you are the primary owner will be linked, automatically included in the financial summary, and the accounts will appear together without regard to the ownership of the accounts. For example, a combined statement and/or financial summary permits each owner of any linked account to review information about all other linked accounts. Accounts held jointly will appear in your financial summary/statement along with any of your accounts held in a single ownership category. It is your responsibility to notify the bank if you wish to remove any accounts from your financial summary and/or deconsolidate your statement.

CAPEBANK

Disclosure of Account Terms

Understanding Your Savings Accounts

Date Prepared: _____ Prepared by: _____

Account Type	Minimum Deposit to Open Account	*Minimum Balance to Obtain Annual Percentage Yield	**Interest Rate	**Annual Percentage Yield	Account Terms
Regular Savings-Passbook	\$50	\$50	_____%	_____%	<ul style="list-style-type: none"> • Your interest rate and annual percentage yield may change at our discretion. • Interest begins to accrue no later than the business day the bank receives credit for the deposit of non-cash items (for example, checks). • Interest is compounded daily and credited monthly. • We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. • Account must maintain a minimum balance of \$1.00 to remain active. • Interest paid on the full balance in the account at the rate that corresponds to that deposit tier. • You may make (6) preauthorized or telephone transfers/withdrawals from your account per monthly cycle. • If you close your account before interest is credited, you will receive the accrued interest. <p>50+ Savings Account only:</p> <ul style="list-style-type: none"> • You must have a 50+ Checking Account to open a 50+ Statement Savings Account. <p>IRA Savings Account only:</p> <ul style="list-style-type: none"> • Available for Traditional or Roth IRAs and follows rules for the applicable IRA type. • The contribution/distribution limits are the maximum allowed by IRA law.
Regular Savings-Statement	\$50	\$50	_____%	_____%	
Money Maker Savings Account-Passbook	\$100	\$0.01 - \$2,499	_____%	_____%	
		\$2,500 - \$24,999	_____%	_____%	
		\$25,000 - \$49,999	_____%	_____%	
		\$50,000 - \$99,999	_____%	_____%	
		\$100,000 - \$249,999	_____%	_____%	
\$250,000 - \$499,999	_____%	_____%			
\$500,000 and over	_____%	_____%			
50+ Statement Savings Account	\$100	\$0.01 - \$1,499	_____%	_____%	
		\$1,500 - \$24,999	_____%	_____%	
		\$25,000 - \$49,999	_____%	_____%	
		\$50,000 - \$99,999	_____%	_____%	
		\$100,000 - \$249,999	_____%	_____%	
		\$250,000 - \$499,999	_____%	_____%	
\$500,000 and over	_____%	_____%			
IRA Savings Account	\$100	\$100	_____%	_____%	
Holiday Club Account	\$2	\$2	_____%	_____%	<ul style="list-style-type: none"> • Must have checking, Statement Savings or MMDA to open a Holiday Club. Total funds automatically transferred to the other deposit account at annual maturity. • No withdrawals permitted. • Simple interest paid at maturity. • Interest is forfeited if the account is closed prior to maturity. • Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

*Daily balance (the amount in the account each day) **Current rates will be quoted upon request (call 609-465-5600) or at the time of opening an account.

FEE SCHEDULE

Regular Passbook/Statement Savings Account: Monthly fee if daily balance drops below \$200 any day of month.....	\$ 4.00
Money Maker Savings Account: Monthly fee if daily balance drops below \$2,500 any day of month.....	\$ 8.00
50+ Savings Account: Monthly fee if daily balance drops below \$1,500 any day of month.....	\$ 7.00

OTHER SERVICE CHARGES

Checkbook/Check Printing.....	at catalog prices
Checking Account Early Closeout (<i>within 90 days of acct. opening</i>).....	\$10.00
Coin & Currency	charges vary
Collection Items	\$25.00
Counter Checks (packs of 5)	\$2.50
Continuous Overdraft Fee (after 5 days)	\$20.00
Dormant Account Fees	\$5.00/month after 2 years
Foreign ATM Withdrawal (5 free per account cycle).....	\$1.50 each
Gift Card.....	\$4.00 each
Gift Check.....	\$2.50 each
Interim Statement.....	\$5.00
Levy & Lien Processing.....	\$125.00
NSF (Insufficient) paid or returned items	\$37.00
Official Check.....	\$8.00
Overdraft Protection* Transfer.....	\$10.00
Photocopy Check or Statement.....	\$5.00
Replace Passbook/ATM Card/Check Card.....	\$5.00
Research/Reconciliation	\$30.00/hour
Returned Deposit Item	\$15.00
Savings/Club Account Early Closeout (<i>within 90 days of acct. opening</i>).....	\$10.00
Stop Payment	\$25.00
Travelers Checks.....	2% of purchase
Travelers Checks for Two.....	2.5% of purchase
UCF (Uncollected) paid or returned items	\$36.00
Wire Transfer Domestic (Outgoing).....	\$25.00
Wire Transfer Domestic (Incoming)	\$15.00
Wire Transfer International (Outgoing)	\$40.00
Wire Transfer International (Incoming).....	\$15.00

***Overdraft Protection** is a service that automatically transfers available funds from a linked Cape Bank account to cover overdraft transactions. If an Overdraft Protection Transfer occurs we will assess a \$10 fee; we will charge a maximum of one \$10 fee per day, regardless of the number of transfers that process on that day. Savings Accounts and Money Market Deposit Accounts are limited to six preauthorized debits per monthly statement cycle.

CAPEBANK

Electronic Fund Transfer Disclosure

For purposes of this disclosure the terms “we,” “us,” and “our” refer to Cape Bank. The terms “you” and “your” refer to the recipient of this disclosure.

The Purpose of this Disclosure Statement is to make you aware of your rights and responsibilities when using our Electronic Fund Transfer Services (EFTs). This disclosure contains important information about your use of electronic fund transfer services (EFTs) provided by Cape Bank in relation to accounts established primarily for personal, family or household purposes. Please read this document thoroughly and retain it for future reference.

Services Offered

This disclosure applies to direct deposits to your account; automatic payments made from your account to a third party; use of your Cash/Check card at automated teller machines, point of sale transactions and debit card transactions; telephone banking; and online banking.

Consumer Liability

Please tell us at once if you believe your electronic access device or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your electronic access device or code without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft of your access device, and we can prove we could have stopped someone from using your access device without your permission, you could lose as much as \$500.

Also, if your account statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Consumer Liability for Unauthorized Check Card Transactions – The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your Check card with the Visa logo. These limits apply to unauthorized transactions processed on the Visa Network.

If you notify us about an unauthorized transaction involving a lost or stolen Check card and the unauthorized transaction took place on the Visa Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or your Check card. The zero liability provisions do not apply to PIN-based transactions not processed by the Visa Network, including ATM transactions.

How to Notify Us of an Unauthorized Transfer

If you believe your access device has been lost or stolen or that someone has transferred or may transfer money from your account without your permission,

Call:

Main Office: 609-465-5600

Toll Free: 1-800-858-2265

Bank by Phone: 609-399-9500

or Write:
Cape Bank
Electronic Banking Department
201 Shore Road
PO Box 279
Linwood, NJ 08221

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Business Days

Our business days are Monday through Friday. Saturdays, Sundays and holidays are not included.

Transfer Types and Limitations

You may use your electronic access device to:

- Withdraw cash from your checking, money market and savings account(s).
- Make deposits to your checking, money market and savings account(s).
- Transfer funds between your checking, money market and savings account(s).
- Make payments to your loan and club account(s).
- Pay for purchases at places that have agreed to accept your access device. When you make a purchase (including any cash obtained) the amount will be deducted from your primary checking account.
- Pay bills through online banking from your checking account in the amounts and on the days you request.

Some of these services may not be available at all terminals or systems or with your particular type of access device.

Limitations on Frequency of Transfers

For security reasons, there are limits on the number of transfers you can make using automatic teller machines (ATMs) and point of sale transfer services.

Regulations require us to limit preauthorized transfers on Savings and Money Market Deposit Accounts. You may make no more than six (6) transfers/withdrawals per statement cycle to another account of yours or to a third party by means of a preauthorized or automatic transfer, by telephone, or by check, draft, debit card or similar order to a third party. If you exceed the transfer/withdrawal limitations set forth above in any statement period, your account will be subject to closure.

Limitations on Dollar Amounts of Transfers per Card

Card Type	Withdrawal	POS Purchase	Combined Total
Cash Card	\$500	\$2,500	\$3,000
Check Card	\$500	\$2,500	\$3,000
Relationship Check Card	\$1,000	\$5,000	\$6,000

Fees

The first 5 withdrawals per statement cycle at automated teller machines not operated by us are free. After that, Cape Bank will charge you \$1.50 for withdrawals at automated teller machines not operated by us.

Cape Bank reserves the right to impose or revise service charges from time to time. Notification of any service charge will be given in advance.

If you use an automated teller machine that is not operated by Cape Bank, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

Documentation

Terminal Transfers - You can get a receipt at the time you make any transfer to or from your account(s) using an automated teller machine or a point-of-sale terminal.

Pre-Authorized Credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us to find out whether or not the deposit has been made.

Periodic Statements - You will get a monthly statement for your checking account(s). For your savings account(s), you will get a monthly statement unless there are no electronic transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to Stop Payment and Procedure for Doing So - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you for each stop payment order according to our current fee schedule.

Notice Of Varying Amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may call us if you wish to verify a preauthorized transfer.

Liability for Failure to Stop Payment of Preauthorized Transfer - If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Electronic Check Conversion

You may provide your check to a merchant or service provider who will scan the check for the encoded bank and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when paying bills, or when you provide your check by other means such as by mail or drop box.

Financial Institution's Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If court order or other legal process prevents us from making a transfer.

There may be other exceptions to liability stated in our account agreement with you.

Confidentiality

We will disclose information to third parties about your account(s) or the transfers you make that we believe are necessary:

- Where it is necessary for completing or documenting transfers, to investigate possible unauthorized transfers, or to combat fraud;

- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- In order to comply with government agency or court orders;
- If you give us your written or oral permission;
- To comply with government regulations.

Error Resolution Notice

Error Resolution Notice - In case of errors or questions about your electronic transfers:

Telephone us or write us at the phone number or address shown elsewhere in this disclosure as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 (20 for errors to or from accounts within 30 days after the first deposit to the account was made) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 (90 for foreign activity, debit card activity, or errors to or from accounts within 30 days after the first deposit to the account was made) days to investigate your complaint or question.

If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

Visa's cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa Check card use within 5 business days of notification of the loss.

We will tell you the results within three business days after we complete our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Customer Contact

Cape Bank may contact customers via telephone or email to:

- Follow up with a newly enrolled service
- Assist with support issues upon request
- Confirm access to accounts are authorized
- Provide timely and relevant information about new products along with promotional offers and financial tips.

However, under no circumstances will Cape Bank contact a customer on an unsolicited basis and request the customer's provision of electronic banking credentials. The Bank will also never ask the customer to reveal or confirm any personal or account information from an email.

Automated Teller Machine (ATM) Safety

1. Scope the area. Make a conscious effort to scope the area immediately adjacent to the ATM machine. Look for suspicious people or situations. If something does not look right, do not make your transaction. Leave the area and use another machine or come back at another time.
2. Close the entry door of any automated teller machine facility equipped with a door.
3. Limit your time at the machine. Prior to arriving at the ATM site, have your card out to avoid any delay of going through your purse or wallet to find it.

4. Cover your transaction with your body by blocking the keyboard from view, to prevent someone from learning your Personal Identification Number (PIN).
5. Do not publicly show your cash. Put your cash in your wallet or purse, check to see that you have your card and receipt and leave the ATM immediately. The most important thing to remember is not to leave with cash exposed. Carefully watch for anyone approaching you or starting to follow you.
6. Always keep your Personal Identification Number a secret. Never give the number to anyone or write it down anywhere. Memorize it or use a secret code if you must write it down.
7. Notify us immediately if your ATM access card or secret PIN is lost or stolen.
8. Never let anyone use your card or access code. Law enforcement officers or financial officials will never ask for these items. Be suspicious if anyone does ask for these items.
9. Direct complaints concerning automated teller machine security to Cape Bank 609.465.5600, or to the New Jersey Department of Banking 609.292.7272.

Online Banking Safety

The following are good practices for protecting your confidential data and tips to keep you safe from threats and risks inherent with online banking:

- Never respond to unsolicited emails that asks you to verify your personal information; such sites may collect data or put spyware on your computer
- Create a strong password, use a combination of at least 8 upper and lower case letters, numbers and special characters
- Install a firewall and use anti-virus and anti-spyware software
- If you use a wireless network, secure it by using a wireless router with an encryption feature
- Never respond to emails purporting to be from Cape Bank or other agencies requesting account credentials/login information.
- Never click on embedded links in emails as it could expose the system to malicious code which could hijack the computer.
- Turn auto-update on to be sure computers receive all Windows security patches.
- Do not share usernames and passwords.
- Do not use the same password for multiple accounts.
- Reconcile all banking transactions on a daily basis.
- Keep video/media applications up to date.
- Be aware of phishing attacks.
- If you receive error messages, phone calls or emails requesting your account/login information please contact Cape Bank immediately at (609) 465-5600 x5100.

CAPE BANK

Rev May 2012

FACTS

WHAT DOES CAPE BANK 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

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 CAPE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cape Bank share?	Can you limit this sharing?
For our everyday business purposes— 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 joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (800) 858-2265 or go to www.capebanknj.com

Who we are

Who is providing this notice? CAPE BANK

What we do

How does Cape Bank 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, secured files and buildings, **restricting access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.**

How does Cape Bank 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
- make deposits or withdrawals from your account

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 nonaffiliates to market to 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.

- *CAPE BANK has no affiliates*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CAPE 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.

- *Our joint marketing partners include credit card companies.*

Other important information

We recognize that protecting children's identities and privacy is important. We comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly market to or solicit information from children under the age of 13 without parental consent.



CAPE BANK

ADMINISTRATIVE OFFICES

201 Shore Road, PO Box 279, Linwood, NJ 08221 ☐ 609-465-5600

ATLANTIC COUNTY OFFICES

1501 Pacific Avenue, Atlantic City, NJ 08401 ☐ 609-344-9027

Essex & Ventnor Avenues, Margate City, NJ 08402 ☐ 609-823-2737

201 Shore Road, Linwood, NJ 08221 ☐ 609-601-0600

Fire Rd. & Black Horse Pike, Egg Harbor Township, NJ 08234 ☐ 609-645-1400

4096 English Creek Avenue, Egg Harbor Twp. NJ 08234 ☐ 609-646-8850

2251 Ocean Heights Avenue, Egg Harbor Twp, NJ 08234 ☐ 609-927-1615

320 E. Jimmie Leeds Road, Galloway, NJ 08205 ☐ 609-652-4000

199 New Road, Somers Point, NJ 08244 ☐ 609-926-5757

CAPE MAY COUNTY OFFICES

217 Jackson Street, Cape May, NJ 08204 ☐ 609-884-0900

225 North Main Street, Cape May Court House, NJ 08210 ☐ 609-465-5188

46 South Shore Road, Marmora, NJ 08223 ☐ 609-390-3500

10th & Asbury Avenue, Ocean City, NJ 08226 ☐ 609-398-7400

Routes 9 & 47, Rio Grande, NJ 08242 ☐ 609-886-0600

1899 Bayshore Road, Villas, NJ 08251 ☐ 609-886-2773

3101 New Jersey Avenue, Wildwood, NJ 08260 ☐ 609-522-2447

BANK BY PHONE: 609-399-9500

VISIT US ON THE WEB: www.capebanknj.com