

OceanFirst Bank Retail Checking Acquisition DM

Challenges:

How to motivate prospects to switch checking without a direct checking offer

High rate savings offer only available with new checking account

Solutions:

Above-market rates on CDs or Money Market accounts were the heroes, from the OE to the letter, which was customized with the address of the nearby branch

MKP's proprietary targeting algorithm was used to identify most likely prospects



OCEAN FIRST BANK

Our neighbor at:
123 Main Street
Apt 10
Anytown, US 12345

3.00% APY
BLUECHIP ACCOUNT

To learn more and to lock in this rate, visit your local branch:

123 Main Street
Anytown, US 12345

Jane Smith, Manager
999-123-4567

And this special rate is just for you!

Looking to earn more interest on your savings? You don't have to travel far! For a limited time, you can lock in 3.00% APY guaranteed until May 15, 2015, on one of our most popular FDIC-insured accounts, the BlueChip Investment Account. But this rate isn't for everyone – we're only making it available to neighbors like you, who have an OceanFirst branch right in your community and don't bank with us yet.

Great rates are just the beginning.

Receive this special limited-time BlueChip rate when you open an OceanFirst checking account along with direct deposit and a Visa® Check Card*. You'll find great checking choices like Simply Great Checking – the account with check card rewards, unlimited rebates on your ATM fees, and interest on your balances.

Better still, you'll discover friendly, convenient service from a real community bank that's been helping families and businesses around the Jersey Shore since 1902.

Grab this unique opportunity while you can.

Remember, the best rate around is just down the road. But this offer won't be here for long, so don't miss out. Stop by the branch listed above and open your accounts today!

*See reverse for details.

BEST RATE AROUND

000101 OE



OCEAN FIRST BANK

OceanFirst Bank
975 Hooper Ave
Toms River, NJ 08753

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Apt 10
Anytown, US 12345

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000101 OE