

OCEANFIRST FINANCIAL CORP.

**RULES FOR THE CONDUCT OF THE
VIRTUAL ANNUAL MEETING OF STOCKHOLDERS**

IN THE INTEREST OF AN ORDERLY MEETING, WE ASK YOU TO HONOR THE FOLLOWING RULES OF PROCEDURE:

1. STOCKHOLDERS MAY ACCESS THE VIRTUAL MEETING PLATFORM WITH THEIR CONTROL NUMBER AND SHOULD ALSO INCLUDE THEIR NAME WHEN INPUTING THEIR CONTROL NUMBER. NON-STOCKHOLDERS WILL HAVE LISTEN ONLY ACCESS FOR THE MEETING.
2. STOCKHOLDERS WILL HAVE THE OPPORTUNITY TO ASK QUESTIONS USING THE VIRTUAL SHAREHOLDER MEETING PLATFORM ONLY. TO DO SO, GO TO THE “ASK A QUESTION” FILED, TYPE YOUR QUESTION(S), AND CLICK SUBMIT:
 - QUESTIONS SUBMITTED WILL BE READ BY THE INVESTOR RELATIONS OFFICER
 - TO ENSURE AS MANY STOCKHOLDERS AS POSSIBLE ARE ABLE TO ASK QUESTIONS, EACH STOCKHOLDER WILL BE PERMITTED A MAXIMUM OF THREE QUESTIONS
 - QUESTIONS FROM MULTIPLE STOCKHOLDERS ON THE SAME TOPIC OR OTHERWISE RELATED MAY BE GROUPED, SUMMARIZED, AND ANSWERED TOGETHER
 - THE QUESTION AND ANSWER TIME MAY BE LIMITED AT THE DISCRETION OF THE CHAIR
3. THE BUSINESS OF THE MEETING WILL BE TAKEN UP AS SET FORTH IN THE AGENDA. WHEN AN ITEM ON THE AGENDA IS BEFORE THE MEETING FOR CONSIDERATION, QUESTIONS AND COMMENTS SHOULD BE CONFINED TO THAT ITEM.
4. IF THERE ARE ANY MATTERS OF INDIVIDUAL CONCERN TO A STOCKHOLDER, THEY SHOULD BE RAISED DURING THE QUESTION AND ANSWER PORTION OF THE MEETING.
5. THE VIEWS, CONSTRUCTIVE COMMENTS AND CRITICISMS OF THE STOCKHOLDERS ARE WELCOME, BUT THE PURPOSE OF THE MEETING WILL BE OBSERVED AND THE CHAIR MAY STOP DISCUSSIONS THAT ARE:
 - IRRELEVANT TO THE BUSINESS OF THE COMPANY,

- PROPOSALS WHICH ARE RELATED TO THE CONDUCT OF THE COMPANY'S ORDINARY BUSINESS OPERATIONS, AND
- IN SUBSTANCE, REPETITIOUS OF STATEMENTS MADE BY OTHER PERSONS.