



September 12, 2018

Dear Valued Customer:

***More great banking is coming your way!***

The CSBK to Kearny Bank conversion will be completed Monday, October 15, bringing more options, advanced technology and expanded expertise. You will be able to access the entire array of Kearny Bank financial services at your local branch; online at [kearnybank.com](http://kearnybank.com); and at any of the 54 Kearny Bank locations.

Though we intend to make this transition as transparent and convenient as possible, to ensure a smooth systems integration all CSBK offices will be closed Friday, October 12 at 3 pm through Sunday, October 14. Likewise, Telephone Banking will not be available during the same time period.

Please note your existing CSBK Digital Banking account will also be shut down as of 3 pm on Friday, October 12. Beginning on Monday, October 15, your CSBK Digital Banking account can be accessed through Kearny Bank's website at [kearnybank.com](http://kearnybank.com). For all customers, your access identification (ID) will continue to be your CSBK username, and for the first login your temporary password will be the last six (6) digits of your social security number or tax ID if a business. *Example: John Smith – SSN #123-45-6789, password will be 456789.*

Note that only "Digital Banking for Individuals" customers who made use of Bill Pay in 2018 will be automatically converted to the new Bill Pay system. The same holds true for "Digital Banking+ for Business" users and "Online Banking Only (prior to 2016)" customers. Please **DO NOT** set up any bill pays for processing after Thursday, October 11. You will be able to log into your new Online Banking account as of Monday, October 15, and resume using Bill Pay at that time.

Be advised that checking account numbers will be changing and new starter kits will be mailed in early October. Current CSBK checks may be used through the close of business on October 12 and new checks thereafter. We suggest you print out or download any account history prior to the systems conversion, as a safety precaution. History since January 1, 2018 will be converted; however, it may not be available until after October 15, 2018. ATM/Debit Cards will be reissued with new account numbers and they too shall be delivered prior to the systems conversion. CSBK cards will be deactivated on October 12. Only new Kearny Bank issued cards will function thereafter. Additionally, on this date Certificate of Deposit passbooks will no longer be used. All CD accounts will migrate to a statement format.

Effective October 15, all loan payments must be mailed to Kearny Bank at 120 Passaic Avenue, Fairfield, NJ 07004 or may be made in person at any Kearny Bank location. Loan account numbers will not change. Remember to update any external or internal internet banking system with this new mailing address.



No scheduled/recurring internal electronic payments will occur between Saturday, October 13 and Sunday, October 14.

CSBK banking offices will conform to the standard Kearny Bank retail branch hours. For your branch hours, visit our website after the conversion is complete.

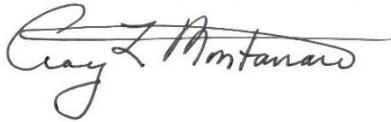
At Kearny Bank, we're all about people, performance and relationships. Rest assured that you will continue to receive the friendly, personal service you've enjoyed at CSBK. The name has changed but the faces will remain the same in your neighborhood office. The difference is that they will now be joined by Kearny Bank's team of professionals offering in-depth knowledge and expertise across a wider variety of financial services.

Included with this letter is a brochure briefly outlining the expanded services available to you. We think you'll agree it's a comprehensive list of services available to both individuals and commercial customers.

Our Board of Directors, Administration and Staff are pleased to have CSBK fully integrated into Kearny Bank. We look forward to a brighter future as we provide ***More Great Banking For You!***

If you have any questions or concerns, we'll be happy to assist. Contact us at 800-273-3406.

Sincerely,

A handwritten signature in black ink, reading "Craig L. Montanaro". The signature is fluid and cursive, with a long horizontal stroke extending from the end of the name.

Craig L. Montanaro  
President and Chief Executive Officer  
Kearny Bank