

Welcome to



Products and Services Guide

Dear Valued Client,

This is an exciting time for us. All of us at ConnectOne Bank and Greater Hudson Bank are very excited about the coming together of our high-performing companies.

This transaction allows our combined bank to offer you an expanded product portfolio, access to more local banking specialists, along with more convenient locations across the New York and New Jersey markets. This merger combines two companies committed to relationship-focused banking to create an even more dynamic bank. Together, we are building a better place to be, and certainly, a better place to bank.

The combined bank will take on the ConnectOne name and brand, as it embodies both companies' commitment to world-class service, always keeping you at the center of our business.

Both teams have been working hard to make this integration as seamless for you as possible. We've combined the best of both institutions to provide products and services that work harder and smarter for you, with more convenience, technology, access, support and opportunity.

I look forward to leading this company as Chairman/CEO and my goal is to provide you with the best financial solutions that will grow with your needs. Our team is available to assist you through this conversion and guide you through these changes — our door is always open.



Frank Sorrentino III
Chairman/CEO



More Locations

This merger will combine Greater Hudson's 7 offices with ConnectOne's 22 offices in New Jersey and New York, giving you access to a total of 29 banking offices. To view all locations, please see page 20.

Enhanced Technological Capabilities

The combined company will leverage ConnectOne's investments in technology and will offer new and enhanced online and mobile solutions to manage your personal and business finances.

Hours

Some of our locations will transition to new hours on January 2, 2019. You can view all of our locations and hours on page 20. Additionally, you will now be able to access our Client Connection Center to assist you Monday through Friday from 7:00AM to 7:00PM and Saturday from 8:00AM to 2:00PM. You can access this connection center by calling 844-266-2548 or emailing us at support@cno.com.

Access to More ATMs

Effective January 28, 2019, you will have access to over 9,000 ATMs at ConnectOne Bank machines and participating 7-Eleven® and Sunoco® locations nationwide, excluding the West Texas area. You will continue to be able to access all of the ATMs in your current ATM network.

Extended Cut-Off Time

Effective January 28, 2019 the wire transfer cut off time will be extended to 5:00PM each business day.

Next Day Availability

Effective January 28, 2019, check deposits will be available to you on the first business day after your deposit is made. (For example, check deposits made on Saturdays and Sundays will process on Monday and be available to you on Tuesday.)

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Important Dates

- **January 1** — All Greater Hudson Bank ATMs will no longer accept deposits while we integrate our systems. We will notify you when ATM deposits will be available again.
- **January 2** — All Greater Hudson Bank Branches will open as ConnectOne Bank.
- **January 10** — Your new ConnectOne Bank ATM or Debit Card will be mailed. You will receive it between January 14–23. You can begin using this new card on **January 25**.
- **January 10** — The PIN for your new Debit or ATM card will be mailed. Please note this will be sent in a separate mailer. Once you've received your PIN, you can activate your new card by calling 844-266-2548, select option **2**, then **6** to activate. Once activated, you can begin using your new card on **January 25**.
- **January 24** — Online Bill Payment users can schedule payments until 5:00PM on January 24. Any payments scheduled to be paid after January 24 will be canceled and will need to be re-scheduled through ConnectOne Bank's Online Banking platform beginning 8:00AM on January 28. If you are currently enrolled in e-bills, we recommend you un-enroll and reactivate your paper statements ahead of time to avoid missing a billing statement during the conversion period.

➤ **January 25**

All Greater Hudson Bank Debit and ATM Cards will automatically deactivate and ConnectOne Debit and ATM Cards will be ready to use once activated.

- ConnectOne Bank ATM and Debit cards will have capped transaction limits imposed temporarily until January 28. The daily limits are as follows:
 - ~ \$300 ATM cash withdrawals
 - ~ \$500 Point of Sale (POS) transactions using a PIN
 - ~ \$750 Point of Sale (POS) transaction without a PIN
- Consumer Online Banking will shift to "View Only" access on this date at 3:00PM and will be available until January 28 at 8:00AM. Please login and download any account statements and Quicken or QuickBooks history that you need during this time.
- Business Online Banking will deactivate on this date at 3:00PM. Please login and download any account statement and Quicken or QuickBooks history that you need before this time.
- Wires through Greater Hudson Bank can be scheduled until 2:00PM on this date. After this time, wires can be initiated beginning January 28 at 8:00AM through ConnectOne's systems. If you need assistance initiating a wire please contact your local banker. We recommend you export any existing wire or ACH data from the Greater Hudson Bank Online Banking system.

➤ **January 25 – 2:00PM**

- Remote Deposit Capture (RDC) and Mobile Deposit will no longer be available through your Greater Hudson Bank mobile app and Greater Hudson Bank online banking site as of 2:00PM. *If you are a Business RDC client using a scanner, your local bank representative will contact you with information prior to this date to assist with the installation of the new ConnectOne Bank deposit software.
- You can download and access the ConnectOne Bank app beginning January 28, after enrolling in ConnectOne Bank's online banking. You will also have mobile deposit capability through the ConnectOne Bank app.

Important Dates, continued

➤ **January 28**

- You can access ConnectOne Bank's online banking platform beginning at 8:00AM. You can login by visiting www.ConnectOneBank.com.
- Consumer Online Banking users will have to complete a one-time enrollment. In order to do so, you will need your new ConnectOne Bank Debit/ATM card and PIN or last statement balance (from your statement dated 1/25) to enroll. If you need assistance, please refer to page 22 for steps to enroll.
- Business Online Banking users will be able to log in to the ConnectOne Bank Business Online Banking platform. Our team will reach out to communicate access and set up instructions.
- ConnectOne Bank's automated banking line will activate for your account. Through this line, you'll be able to check your balance, transfer funds or connect with a banker. Your access PIN will be set to the last 4 digits of your SSN/TIN (temporary password valid for 60 days). Please call 844-266-2548 to access.

- **February 1** — Your first ConnectOne Bank statement will be mailed out which will reflect all transactions from January 25 – January 31. Moving forward, each statement cycle will end on the last day of the month and statements will be sent out the first week of the following month.



Important Details About the Conversion

Greater Hudson Bank branches will be branded to ConnectOne Bank on January 2, 2019, however, our systems will not convert until **January 28**. During this time, ATMs will reflect the ConnectOne brand, however you can continue to use your Greater Hudson ATM or Debit Card at these machines without a service charge. Our team will be available to guide you through every step of the process.

Account Numbers

Your loan and deposit account numbers will remain the same. **Your routing number will be changed to 021213944**. While your old routing number will still be active, we advise you to update any online payments or accounts where this information is stored.

Certificates of Deposit & IRA CDs

There will be no change to your account number, interest rate, maturity date or any other terms of your CD/IRA CD. If you are eligible for a Required Minimum Distribution (RMD), you will receive your RMD notice from Greater Hudson Bank in January 2019.

Statements

You may receive up to three sets of statements in the month of January.

- The first set will be from Greater Hudson Bank that will reflect activity from December.
- The second set will be sent from Greater Hudson Bank reflecting all activity until January 25, 2019.
- The final statement issued will be sent from ConnectOne Bank and will reflect account activity from January 26, 2019 – January 31, 2019.

Moving forward, each statement cycle will end on the last day of each month and the statement will be issued during the first week of the following month.

Overdraft Statements

If you have Overdraft Protection, you currently receive a combined statement for both checking and overdraft transactions. Effective January 28, you will receive one statement for your checking account and one statement for your overdraft loan account. Your account numbers will remain the same and your loan payments will continue to be auto-transferred from your checking account.

E-Statements

If you receive E-Statements, you will automatically convert to paper statements and you will be required to re-enroll in ConnectOne Bank E-statements. This can be done through the ConnectOne Online Banking platform. Our banking representatives will be available to assist you with this enrollment process. Please call **844-266-2548** for assistance.

Direct Deposit

If you are enrolled in Direct Deposit, your transactions will continue to post as they normally do. You will not experience any changes.

End of Day Cut Off Time

As of January 28, deposits will cut off at the end of the business day. Wire Transfers may be processed up to 5:00PM each business day. You can deposit checks to your business or personal accounts using our mobile app. Mobile deposits made before 5:00PM on a business day will be available the following business day.

ATMs

Beginning **January 28**, you'll have access to over 9,000 fee-free ATMs at ConnectOne Bank machines and participating 7-Eleven® and Sunoco® locations nationwide (excluding West Texas) with your ConnectOne Debit/ATM card. Your daily ATM cash withdrawal limit will increase to \$600 per day.

ATM Cards and Debit Cards

If you have a Greater Hudson Bank ATM Card

You will receive a ConnectOne Bank ATM card as a replacement. Your card will automatically activate. Your new Personal Identification Number (PIN) will be mailed to you in a separate letter. As of January 28, the daily ATM withdrawal limit will increase to \$600 per day.

Important Details About the Conversion

If you have a Greater Hudson Bank Debit Card

You will receive a ConnectOne Bank MasterCard® Debit Card as a replacement. You will also receive a new PIN in a separate mailer. **Please do not discard, as this is needed for the activation process.** Once you receive your PIN, please call **844-266-2548** and select option **2, then 6** from the Automated Banking Line to activate your card and/or change your PIN. Once activated, your card will be ready to use on January 25.

As of January 28, the daily limits will be as follows:

- ATM cash withdrawal \$600
- Point of Sale (POS) transactions with a PIN will be \$1,000
- Point of Sale (POS) transactions without a PIN will be \$3,000

Please note that your new ConnectOne Bank card cannot be used until January 25. Please destroy your Greater Hudson Bank card on January 25 as it will be void after this date. As always, you can connect with your local banking representative with any questions you may have.

Checks

You can continue to use Greater Hudson Bank checks after the conversion. Once you run out of your existing supply, you can order additional checks through ConnectOne Bank.

Credit Cards — Personal and Business

Greater Hudson Credit Cards will remain active until expiration. You can continue making payments by mail as you always have.

Online Banking

On January 28, you can transition to ConnectOne Bank's online banking and mobile banking platforms.

Consumer Online Banking

As part of this conversion, you will move from the Greater Hudson Online & Mobile Banking platforms to ConnectOne's. Refer to page 22 for steps to enroll. The details are as follows.

- On January 25, Greater Hudson Bank's Online Banking will be limited to view only access. We recommend that you login and download account

statements and any Quicken or QuickBooks history that you need during this time.

- On January 28 at 8:00AM, you will be able to enroll in ConnectOne Bank's Online Banking at www.ConnectOneBank.com. Please note that you will need your ConnectOne Bank Debit/ATM card and PIN or last statement balance to enroll. If you need assistance, please connect with us at **844-266-2548**.
- Once you are set up, you can download the ConnectOne Bank app and log in with these same credentials. Once downloaded, you can delete the Greater Hudson App from your device as it will no longer be active.

Business Online Banking

As of January 25 at 3:00PM, Greater Hudson Bank's Business Online Banking platform will no longer be available. We recommend that you login and download account statements and any Quicken or QuickBooks history that you need prior to this time.

Bill Pay

Once enrolled in ConnectOne's Online Banking, you will automatically have access to Bill Pay. Your settings and payees will need to be added to the new ConnectOne Bank portal. This can also be done on the ConnectOne mobile app.

Mobile Deposit Capture

Mobile Deposit will be available on the Greater Hudson Bank mobile app until 2:00PM on January 25.

Remote Deposit Capture

Remote Deposit Capture will be available until 2:00PM on January 25. After this point in time, the Greater Hudson Bank Software will need to be replaced with ConnectOne Bank software. Our banking representative will contact you prior to January 20, to guide you through this process.

Bank By Phone

After January 28, you can use ConnectOne's Bank By Phone service. You can access your accounts by dialing **844-266-2548**. Your password will be set to the last 4 digits of the primary account holder's social security number.

Why did Greater Hudson Bank and ConnectOne Bank decide to merge?

The merger brings together two highly regarded, top performing banks committed to providing quality service to our clients and communities. The combined bank will be able to provide you with more access through an expanded footprint, increased lending capacity, and more products and services to connect you to your financial goals.

How will the merger impact me and my business?

This merger allows the combined bank to offer you increased lending capacity and an expanded footprint with 29 offices located in New Jersey, New York City, Long Island, and of course, your local branches you are accustomed to in Rockland, Orange, and Westchester counties. Additionally, you'll have access to a wide range of online tools and cash management solutions along with personalized service from the same friendly faces you've grown accustomed to.

Will I have access to all of ConnectOne Bank's locations and when? Where are they?

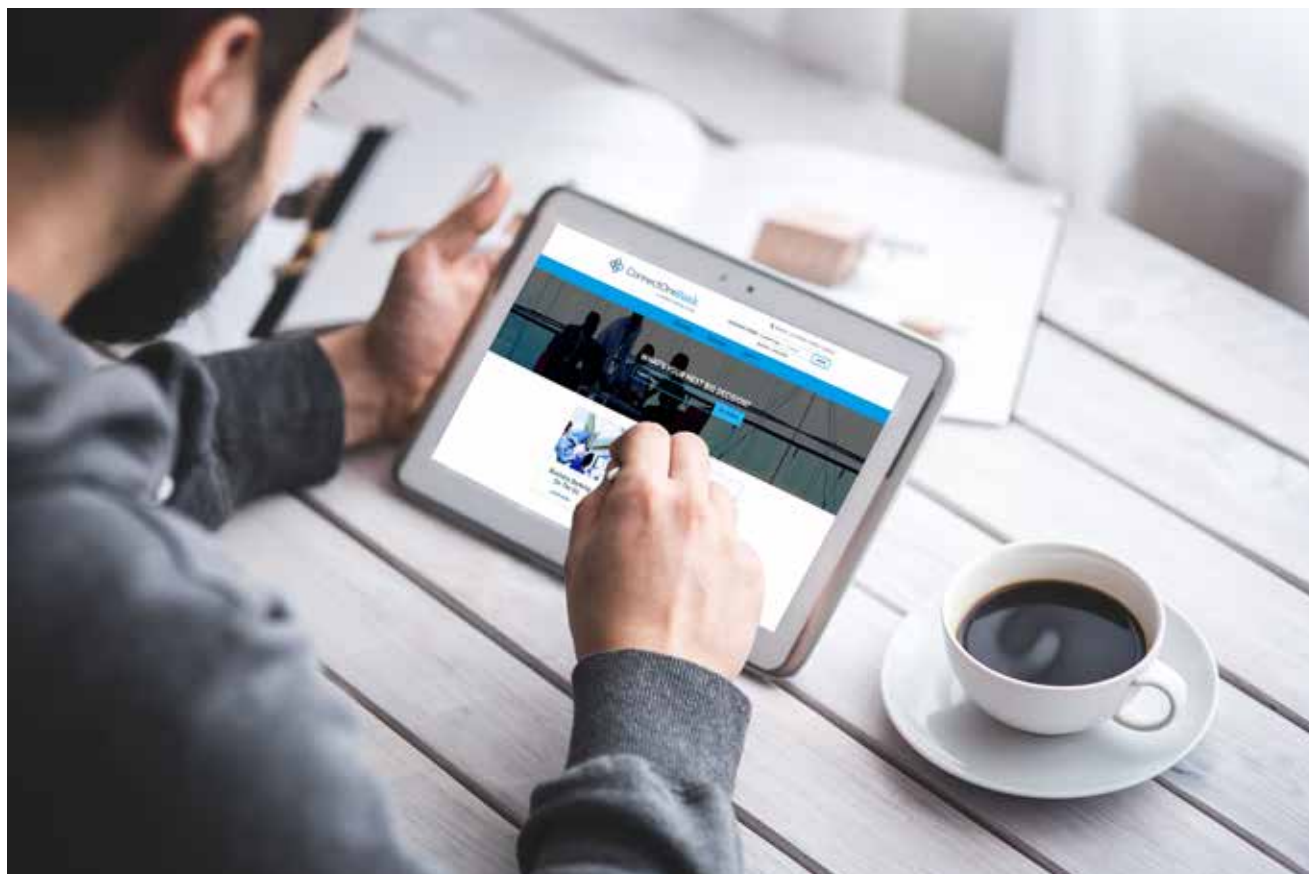
Beginning January 2, you will be able to bank at any of the combined bank's 29 locations across New York and New Jersey. (See our location listing on page 20.)

Who should I contact with any questions?

Our team is available to answer any questions you have and walk you through these changes. You can contact your local banker or our Client Connection Center at 844-266-2548.

Will you be closing any branches? Opening any new locations?

At this time, there are no planned closings or openings to bank branches within the ConnectOne/Greater Hudson network.



Will Gen Gold still be available?

Gen Gold will no longer be available after December 31, 2018.

What will happen to my Rewards from my Rewards Checking Account?

If you are a Rewards Checking account holder, you will receive any unused rewards each month until January 25, 2019.

Can I still use online banking?

Yes, you will have access to ConnectOne Bank's Online and Mobile platforms as of January 28.

How can I access old statements?

We recommend downloading your old statements from your Online Banking portal.

- Consumer Online banking users can access their online statements until 8:00AM on January 28.
- Business Online Banking users can access their online statements until 3:00PM on January 25.

If you need an old statement after this date, please contact your local banker for assistance.

When will I have access to my Business accounts online?

You will be able to access your accounts using ConnectOne Bank's Business Online Banking on January 28. Your local banker will reach out to you before this time to walk you through our staging environment to set up your new online banking before moving over and assist you.

What do I do if I use the Greater Hudson Mobile App?

You will be able to access your accounts using ConnectOne Bank's Mobile App available in the Apple App Store and Google Play Store. To login to the mobile app, you will first need to enroll in your Online Banking after January 28.

How can I change my PIN after I receive my new card?

You can change your PIN by visiting any ConnectOne Bank ATM or by calling 844-266-2548 and selecting options 2 then 6.

Will my ATM/Debit Card limits change?

Yes. As of January 28, ATM withdrawals will be limited to \$600 per day. Point of Sale (POS) transactions using a PIN will be limited to \$1,000 per day and Point of Sale (POS) transactions made without using a PIN will be limited to \$3,000 per day.

Will I still be able to send money using Popmoney?

Popmoney will no longer be available after January 24. Through the ConnectOne Bank app, you'll be able to use Zelle® a fast way to send money. Zelle allows you to send money securely within minutes* between friends, family and just about anyone you know and trust with a bank account in the U.S. *Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled with Zelle, it could take 1 to 3 business days to receive the money once the enrollment is completed. Zelle is available to almost any bank account in the U.S.

What will happen to my existing loan(s)?

Your loan number and account number will remain the same. As a result of the ConnectOne/Greater Hudson Bank merger, loan servicing is being moved to ConnectOne Bank effective January 28, 2019. After this date, ConnectOne Bank will begin collecting your payments. Any payments being made after January 28, 2019, should be made to ConnectOne Bank and mailed to:

ConnectOne Bank
Attn: Loan Operations
2455 Morris Avenue
Union, NJ 07083

Payments can also be made in person at your local branch. If you should have questions for either your current servicer (Greater Hudson Bank) or your new servicer (ConnectOne Bank) about your loan transfer, please contact us using the information below:

Current Servicer:	New Servicer:
Greater Hudson Bank	ConnectOne Bank
844-473-2811	844-266-2548
715 E. Route 304	2455 Morris Avenue
Bardonia, NY 10954	Union, NJ 07083

Under Federal Law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Personal Checking & Money Markets

Our checking accounts are easy to manage and won't slow you down. All accounts come with:

- Free check imaging
- Easy-to-read monthly statement
- Free Online Banking and Mobile Banking
- Online Bill Pay
- An EMV enabled MasterCard® debit card
- Optional overdraft protection (subject to credit approval)

Simply Better Checking

- No monthly maintenance fees
- Unlimited check-writing
- Up to \$10 a month in ATM fee reimbursements from foreign ATMs, if you maintain a \$500 average daily balance and use direct deposit (in addition to all eligible 7-Eleven® and Sunoco® locations)

Consumer Interest Checking

- Deposits grow at a variable interest rate
- Up to \$10 a month in ATM fee reimbursements from foreign ATMs, if you maintain a \$1,000 average daily balance and use direct deposit (in addition to all eligible 7-Eleven® and Sunoco® locations)
- \$10 monthly maintenance fee waived with a \$1,000 minimum balance

Totally Free Checking

- Ultimate in simplicity
- No minimum balance requirement
- Unlimited check-writing
- Serves as an alternative to New York Basic Banking Account

Personal Money Market Checking

Our Money Market Checking account allows you to earn a competitive interest rate while providing you with anytime access.

- Earn interest with a balance as little as \$1,000; \$2,500 or more, and earn a premium interest rate
- Make up to six transactions each statement cycle (Please refer to the account disclosures for more information)

- No monthly service charge when you maintain an average daily balance of just \$1,000 or more
- No minimum balance to open your account
- This is a tiered account

Personal Impact Money Market

Your funds grow at a premium rate when you maintain a balance between \$2,500 and \$750,000.

- Make up to six transactions each statement cycle (Please refer to the account disclosures for more information)
- This is a tiered account

Personal Savings

Certificates of Deposit (CD)

- Open with as little as \$500
- Earn an interest rate that's fixed for the full term
- Choose the term that best suits your financial needs with terms ranging from 7 days to 60 months
- Hold on to CDs until maturity to avoid early withdrawal penalties

The current rate of your Certificate of Deposit will be honored by ConnectOne until it matures.

Statement Savings

- Open an account with any size balance and earn interest
- Pay no monthly maintenance fees
- Access easy-to-read statements
- Free 24-hour banking with no ATM charges at ConnectOne ATMs
- Make up to six transactions each statement cycle (Please refer to the account disclosures for more information)

Individual Retirement Accounts (IRAs)

If you have a Traditional, Roth or Education IRA, your IRA account will transfer to a ConnectOne IRA. If your IRA is invested in an IRA CD, the current rate will be honored until it matures. You can count on ConnectOne to help you plan for a secure retirement.

MORE ATMS MORE ACCESS

Now you can visit 7-Eleven® or Sunoco® stores & access their ATM... free of charge!



With Every ConnectOne Checking Account You'll Have Access To

- Access to over 9,000 fee-free ATMs at ConnectOne Bank machines and participating 7-Eleven® and Sunoco® locations nationwide, excluding West Texas
- Free Online and Mobile Banking
- Bill Pay
- Mobile Deposit

Personal Loans *

Residential Mortgages

ConnectOne can get you in the front door with a fixed rate or adjustable-rate mortgage that's tailored to your needs.

Fixed-Rate Mortgages

- 30-year, 15-year and other options available
- Offers the advantage of a stable monthly payment
- Provides the security of a fixed rate

Adjustable-Rate Mortgages (ARMs)

- Start with a lower rate and payment
- Budget your cash so you can handle a changing rate and payment
- Have the flexibility to switch to a fixed rate; later on

Jumbo Loan

- Excellent choice for higher-priced properties
- Use it to buy a new place or refinance an existing home
- Choose either a fixed-rate or an adjustable-rate loan

Home Equity Loans

Tap into your home's value with a home equity loan or line of credit. Our personalized touch and competitive interest rates will encourage you to take advantage of the loan that is right for you.

- Borrow between \$25,000 and \$1 million
- Choose between a fixed-rate lump-sum loan or revolving line of credit with a variable rate
- No fees for loans in second lien position under \$250,000

Consumer Loans

Low-cost financing for basic needs or life's luxuries. With a ConnectOne personal loan, you can pay for weddings, college tuition, and more.

Personal Loans

- Competitive interest rates and low closing costs
- Flexible and convenient loan terms
- Secured and unsecured loans available
- Obtain money to consolidate debt, pay for college or cover medical bills



Auto Loans

- Borrow to buy new or used vehicles
- Low rates and flexible loan terms
- Get pre-approved for loans for better negotiating leverage at the dealership

Overdraft Protection

Have peace of mind knowing your bills are covered. Avoid overdraft penalties by applying for Overdraft Protection with ConnectOne.

- Avoid costly overdraft fees
- When your account balance can't cover a check, the line of credit automatically covers the overdraft
- Pay no interest on the line of credit until you actually need money to cover an overdraft
- Line of credit is subject to credit approval

Loan Servicing Notice

As a result of the ConnectOne/Greater Hudson Bank merger, loan servicing is being moved to the ConnectOne Bank effective January 28, 2019. After this date, ConnectOne Bank will begin collecting your payments, and Greater Hudson Bank will stop accepting payments.

What this means for you:

Any payments being made after January 28, 2019 should be made to ConnectOne Bank and mailed to:

ConnectOne Bank
Attn: Loan Operations
2455 Morris Avenue
Union, NJ 07083

Payments can also be made in person at your local branch.

Your loan number and account number will remain the same. If you should have questions for either your current servicer (Greater Hudson Bank) or your new servicer (ConnectOne Bank) about your loan transfer, please contact us using the information below:

Current Servicer:	New Servicer:
Greater Hudson Bank	ConnectOne Bank
844-473-2811	844-266-2548
715 E. Route 304	2455 Morris Avenue
Bardonia, NY 10954	Union, NJ 07083

Under Federal Law, during the 60-day period following the effective date of the transfer of the loan servicing, a

loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Consumer Electronic Banking

Online Banking

Secure, simple and convenient electronic access to your accounts, with no special software or fees, is available 24/7 at www.ConnectOneBank.com. ConnectOne's Online Banking puts the power in your hands.

- Access account information instantly
- Check balances, and verify payments and deposits
- Pay bills electronically without writing checks or using stamps
- Transfer funds between accounts
- Transfer funds to your accounts at other financial institutions
- Sign up for e-statements to view your monthly statements online
- Set up personalized account alerts
- Order checks
- Issue stop payments

E-Statement Notice

In order to continue receiving E-Statements after the Bank's systems conversion on January 28, 2019, you will need to log into the ConnectOne Bank's Online Banking service, complete the enrollment process, and then consent to receive E-Statements. Please visit www.ConnectOneBank.com and look for the "Access My Accounts" button at the top of the homepage. Look for the prompt that reads "Sign up for Online Banking" and proceed as directed.

Online Bill Pay

Stay organized by managing all of your bills in one place. With ConnectOne Bank Online Bill Pay you have more control.

- Add and manage payees easily
- Schedule payments ahead of time
- Pay bills online or on the go with our ConnectOne mobile app
- Receive email alerts when payments are due and sent

Consumer Mobile Banking

Manage your money on the go.

With Mobile Banking, it only takes minutes to manage your money. Use your mobile device to pay bills without cracking open a checkbook, or transfer funds without visiting a branch. Best of all, you can do it anywhere at any time.

- Check balances and view your account history
- Transfer funds between ConnectOne accounts
- Pay your bills and manage payees
- Deposit checks
- Use Zelle® to send money to people you know and trust almost anywhere in the U.S.

Mobile Deposit Capture

Deposit checks from your smartphone

Maybe you're on the move or don't have time to visit a branch to make a deposit. Using our mobile app, you can deposit checks in a snap!

- Deposit up to \$50,000
- Receive email confirmations of all mobile deposit
- View the status and image of recent mobile deposits in your mobile app
- Mobile deposits made before 5:00PM on a business day will be available the following business day

Debit Card

ConnectOne Bank provides account holders with a MasterCard® Debit Card so you can conveniently make purchases or access ATMs wherever life takes you. You should continue to use your current card until January 24.

- Accepted anywhere that accepts MasterCard® debit or credit cards
- Make deposits, transfer funds and update your PIN at any ConnectOne Bank ATM
- Receive security alerts to verify irregular transactions to protect you from fraud
- Access to over 9,000 fee-free ATMs at ConnectOne Bank machines and participating 7-Eleven® and Sunoco® locations nationwide (excluding West Texas)

Bank By Phone

Enjoy free telephone banking at ConnectOne Bank. Bank By Phone delivers instant account information and more with just one phone call. Enroll now and use Bank By Phone toll-free whenever you want or need it, any time day or night, 365 days a year. Call 844-266-2548 to get started.

- Check account information and available funds
- Check your recent transactions, interest rates, transfer funds and more
- Transfer funds between your ConnectOne Bank accounts
- Place a stop payment on a check
- Report a lost or stolen ATM or Debit card, request a new card or pin

MasterCard® Gift Cards

A great way to display your generosity is to send a ConnectOne Bank MasterCard® gift card. Your friend, family member or acquaintance can use the card like cash.

- Cards can be issued for amounts ranging from \$10 to \$500
- There's no fee to purchase a gift card
- Prepaid cards are backed by ConnectOne Bank and MasterCard® and accepted almost everywhere



Business Deposit Services

Business Checking

ConnectOne's Business Checking Accounts give you the power to bank on your time with the flexible options that make banking hassle-free. Even better, they provide fee-free access to the type of electronic services that can streamline your daily operations and are necessary for thriving businesses like yours.

All accounts include:

- Free Online and Bill Pay service
- Easy-to-read monthly statements with free check imaging
- Ability to manage your account through our mobile app

Business Analysis Checking

- \$25 minimum deposit to open
- No minimum balance requirements
- unlimited check-writing
- Monthly maintenance fee can be offset by an earnings credit based on transaction volume
- ACH payment origination

Small Business Checking

- No minimum deposit to open
- No minimum balance requirements
- No fees if the number of checks is 500 or less per statement cycle

Business Interest Checking

- Earn interest and get unlimited transactions
- \$1,000 minimum balance requirement
- Variable rate means larger balances earn more interest

Business Money Market Checking

Clients like you find our Business Money Market Checking accounts to be the perfect place to tuck away a little extra savings, just in case. The guaranteed returns far exceed standard savings interest rates, and the money is easily accessible right when you need it.

- Free Online Banking and Bill Pay
- Easy-to-read monthly statements with free check imaging

Business Money Market

- Earn a competitive interest rate on balances over \$1,000
- No monthly service charge with an average daily balance of just \$1,000 or more (Balances below that amount incur only a \$10 service charge)
- Make up to six transactions each statement cycle. (Please refer to the account disclosures for more information)
- This is a tiered product

Business Impact Money Market

- Grow your funds at a premium rate when you maintain a balance between \$2,500 and \$750,000
- No monthly service charge with an average daily balance of just \$2,500 or more (balances below that amount incur only a \$10 service charge)
- Make up to six transactions each statement cycle. (Please refer to the account disclosures for more information)
- This is a tiered product

Business Statement Savings

Whether you're trying to reach a specific balance or you want cash on hand for opportunities, ConnectOne offers a savings option for business owners which grows your money at a competitive rate.

- No minimum balance required to earn interest
- No monthly maintenance fees
- Easy-to-read monthly statements with free check imaging
- Make up to six transactions each statement cycle. (Please refer to the account disclosures for more information)

Business Loans*

Commercial Loans

ConnectOne can help businesses grow stronger by expanding, acquiring competitors or buying equipment, inventory or real estate. Enterprises of all types can benefit from our expert banking advice that goes outside the box to arrange strategically sound lending solutions.

Owner-Occupied Real Estate Loans

- Competitive rates and flexible terms
- Loans can be tailored to your objectives
- Capital for new acquisitions, refinancing or improvements

Revolving Lines of Credit

- Short-term working capital bridges gaps between payments received and expenses paid

Term Loans

- Refinance an existing debt
- Terms up to 7 years
- Flexible terms to match loan purpose
- Competitive, fixed rates and fixed monthly payments
- Monthly payments automatically deducted from any ConnectOne Bank business checking account

Real Estate Financing

Customizable, cost-effective solutions for housing and commercial projects. At ConnectOne, we offer a combination of competitively priced loans and expert advice from bankers who know the market and understand your construction and real estate needs

- Commercial Real Estate Loans
- Mixed-Use Building Loans
- Multifamily Property
- Construction and Renovation Loans
- Standby Letters of Credit

Revolving Lines of Credit

- Finance accounts receivable, purchase inventory, reduce payables and more
- Terms up to three years
- Convenient, easy access to funds
- Monthly payments automatically deducted from any ConnectOne Bank business checking account

Commercial Mortgages

- Competitive rates and flexible terms
- Fixed monthly payments
- Monthly payments automatically deducted from any ConnectOne Bank business checking account

Loan Servicing Notice

As a result of the ConnectOne/Greater Hudson merger, loan servicing is being moved to ConnectOne Bank effective January 28, 2019. After this date, ConnectOne Bank will begin collecting your payments.

What this means for you:

Any payments being made after January 28, 2019 should be made to ConnectOne Bank and mailed to:

ConnectOne Bank
Attn: Loan Operations
2455 Morris Avenue
Union, NJ 07083

Payments can also be made in person at your local branch.

Your loan number and account number will remain the same.

If you should have questions for either your current servicer (Greater Hudson Bank) or your new servicer (ConnectOne Bank) about your loan transfer, please contact us using the information below:

Current Servicer:

Greater Hudson Bank
844-473-2811
715 E. Route 304
Bardonia, NY 10954

New Servicer:

ConnectOne Bank
844-266-2548
2455 Morris Avenue
Union, NJ 07083

Under Federal Law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

**All new loans are subject to credit approval.*

Business Electronic Banking

Business Online Banking

A control center for all your company finances.

- Build a personalized dashboard to view information that's most important to you
- Receive, print and store e-statements for up to 18 months
- Transaction reporting allows users to search for and view account activity and balances
- View incoming wire reports
- Transfer funds between ConnectOne Bank accounts
- Pay bills
- Initiate wire transfers and ACH transactions
- Create users, manage users entitlements and establish transaction limits
- Place check stop payments
- Customize transaction alerts
- Import check issue files
- Export transaction activity to account software such as Quicken and QuickBooks or as a basic CSV file

Business Mobile Banking

Out of the office, but never out of touch. Stay connected to your accounts, check on transactions, transfer funds and more from anywhere.

- Manage business accounts from your Apple or Android smartphone
- Check balances and view account history
- Transfer funds between ConnectOne accounts
- Pay your bills
- Deposit checks by taking a picture from your smartphone
- Approve wires and ACHs pending your approval

Remote Deposit Capture

Deposit checks from your smartphone using our ConnectOne mobile app. Have a large volume of checks? We can set you up with a scanner right at your business to scan checks securely to your account.

- Manual errors are eliminated

Continued



- Businesses can scan and deposit checks electronically 24/7. Checks deposited by 5:00PM on a business day are fully available the next business day
- ConnectOne's system produces a virtual deposit ticket along with images of front and back of each check, as well as summary deposit reports which can be printed and/or stored electronically
- Reports available in CSV and PDF file formats and data is retrievable for up to 45 calendar days

Business Bank By Phone

After January 28, you can use ConnectOne's Bank By Phone service. You can access your accounts by dialing **844-266-2548**. Your password will be set to the last 4 digits of the business Tax Identification Number (TIN). For more information on our Bank-by-Phone service, contact your ConnectOne Bank representative at **844-266-2548**

or email us at support@cno.com.

Business Cash Management Services

IOLTA's and IOLA's

Whether you're an attorney or law firm in New York or New Jersey, we have a win-win that doesn't require any courtroom negotiation! With an IOLTA or IOLA account, you can simplify account management while generating interest to support legal aid for people who otherwise could not afford it.

- Interest paid on collected balances
- Master account with an unlimited number of sub-accounts
- No minimum opening balance
- Monthly master account statement which includes a listing of all sub-account names, account numbers, and month-end balances
- Monthly statements for all sub-accounts listing the activity for the month
- View master and sub-account balances online
- Transfer funds from sub-accounts to the master account

Deposit Escrow Accounts

This service is perfect for property managers, landlords, attorneys (non-IOLTA/IOLA accounts) or anyone needing to hold deposits in escrow for another party. A "master" checking account in the name of the property manager, attorney or other is opened and acts as the hub for the individual interest-bearing sub-accounts, which are opened for each separate deposit.

- Interest paid on collected balances
- No minimum opening balance
- Monthly statements for both the Master and Sub accounts
- View master and all sub-account balances online
- Transfer funds from sub-accounts to the master account

Rent Security Accounts

Available for individuals with single rental units and multi-unit properties. Owners of multiple unit locations can organize portfolios with an unlimited number of Rent Security accounts, along with a monthly Tenant listing report.



Treasury Direct

- Initiate domestic and international wire transfers within online banking
- Customize various levels of authorization, designating who can input the transfers and who can approve them
- Templates may be created for recurring or repetitive wire transfers

ACH Origination

- Originate ACH credits/payments within a file or individually through online banking
- Set payment permissions and filters to better manage disbursements while maintaining security

Positive Pay

- Minimize check fraud. Simply upload your payment files to our system, we'll compare checks presented with those on your file
- Items that do not match or appear to be fraudulent will be marked and referred to you
- Prevent ACH fraud. View ACH exceptions and make decisions on whether to allow or return payment

Merchant Services

- Accept credit and debit card payments
- System will handle card payments made in person or online
- Card transactions are processed efficiently so payments quickly show up in business's accounts

Business Debit Card

The ConnectOne MasterCard® Debit Card allows you to make purchases for your business from your business checking account. You should continue to use your current card until **January 24**. You can begin using your new ConnectOne card on January 25.

- Use the ConnectOne debit card anywhere that accepts MasterCard debit or credit cards
- Obtain additional cards for designated employees to make business purchases
- Access to over 9,000 fee-free ATMs at ConnectOne Bank machines and participating 7-Eleven® and Sunoco® locations nationwide (excluding West Texas)



Locations and Hours

NEW YORK

Astoria
36-19 Broadway, 2nd Fl
Astoria, NY 11106
Mon. – Fri. 9:00AM – 5:00PM
ATM NOT AVAILABLE

Bardonia
715 Route 304
Bardonia, NY 10954
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Blauvelt
170 E. Erie Street
Blauvelt, NY 10913
Mon. – Fri. 9:00AM – 5:00PM

Manhattan
551 Madison Ave, Suite 202
New York, NY 10022
Mon. – Fri. 9:00AM – 5:00PM
ATM NOT AVAILABLE

Melville
48 South Service Rd, Suite 207
Melville, NY 11747
Mon. – Fri. 9:00AM – 5:00PM
ATM NOT AVAILABLE

Middletown
485 Schutt Road
Middletown, NY 10940
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Monroe
360 Route 17M
Monroe, NY 10950
Mon. – Fri. 9:00AM – 5:00PM

Tarrytown
155 White Plains Road, Suite 222
Tarrytown, NY 10591
Mon. – Fri. 9:00AM – 5:00PM

Warwick
62 Main Street, Suite 1
Warwick, NY 10990
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

White Plains
567 N. Broadway
White Plains, NY 10603
Mon. – Fri. 9:00AM – 5:00PM

NEW JERSEY

Berkeley Heights
512 Springfield Avenue
Berkeley Heights, NJ 07922
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Boonton
104 Ely Place
Boonton, NJ 07005
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Cresskill
1 Union Avenue
Cresskill, NJ 07626
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Englewood Cliffs
301 Sylvan Avenue
Englewood Cliffs, NJ 07632
Mon. – Fri. 8:00AM – 6:00PM
Sat. 9:00AM – 1:00PM

Englewood
12 East Palisade Avenue
Englewood, NJ 07631
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Fort Lee
899 Palisade Avenue
Fort Lee, NJ 07024
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Hackensack
142 John Street
Hackensack, NJ 07601
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Holmdel
963 Holmdel Road
Holmdel, NJ 07733
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Madison
300 Main Street
Madison, NJ 07940
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Morristown
214 South Street
Morristown, NJ 07960
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Newark
217 Chestnut Street
Newark, NJ 07105
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Princeton
344 Nassau Street
Princeton, NJ 08540
Mon. – Fri. 9:00AM – 5:00PM
ATM NOT AVAILABLE

Ridgewood
171 East Ridgewood Avenue
Ridgewood, NJ 07450
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Saddle River
71 East Allendale Road
Saddle River, NJ 07458
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Springfield
783 Mountain Avenue
Springfield, NJ 07081
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Summit
545 Morris Avenue
Summit, NJ 07901
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Union
2455 Morris Avenue
Union, NJ 07083
Mon. – Fri. 8:00AM – 6:00PM
Sat. 9:00AM – 1:00PM

Map of Locations



Union (Five Points)
356 Chestnut Street
Union, NJ 07083
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

West New York
5914 Park Avenue
West New York, NJ 07093
Mon. – Fri. 9:00AM – 5:00PM
Sat. 9:00AM – 1:00PM

Client Connection Center
844-266-2548
Mon. - Fri. 7:00AM - 7:00PM
Sat. 8:00AM - 2:00PM

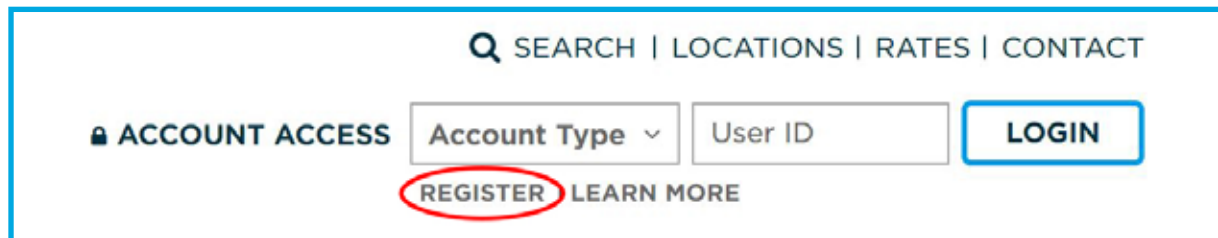
Before you begin, you'll need one of the following to complete this enrollment:

- Your ConnectOne Bank Debit or ATM card and new pin
- Your account number and your statement balance listed on your statement dated 1/25/19

If you do not have any of these, please contact us at 844-266-2548 and our bankers will assist you with enrollment.

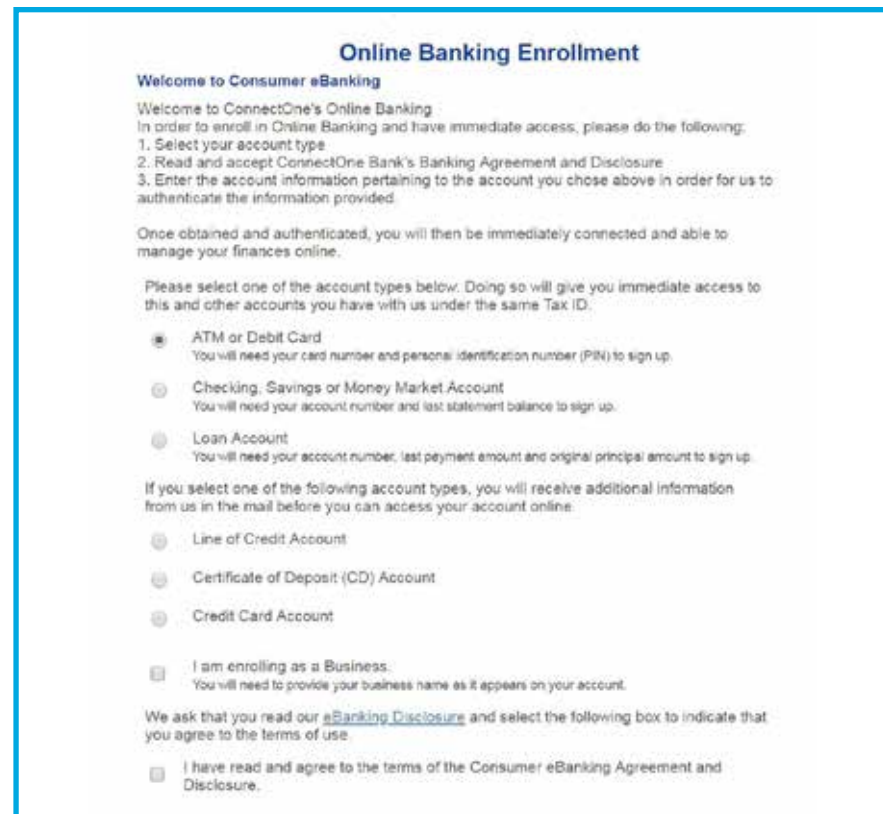
STEP 1

Visit www.ConnectOneBank.com and click 'Register' in the 'Account Access' section located in the top right section of the page.



STEP 2

- Select "Consumer" for account type.
- Agree to the terms of the Consumer eBanking Agreement and Disclosure.
- Click Continue.



STEP 3

- On the next screen please enter the contact and account details requested.
- Click Continue.

STEP 4

Create your new online banking User ID and Password.

STEP 5

- Once this is complete, you can access your accounts.
- Download the ConnectOne Bank mobile app to bank on the go — you can login to the app with these same credentials.



ConnectOneBank.com | 844-266-2548