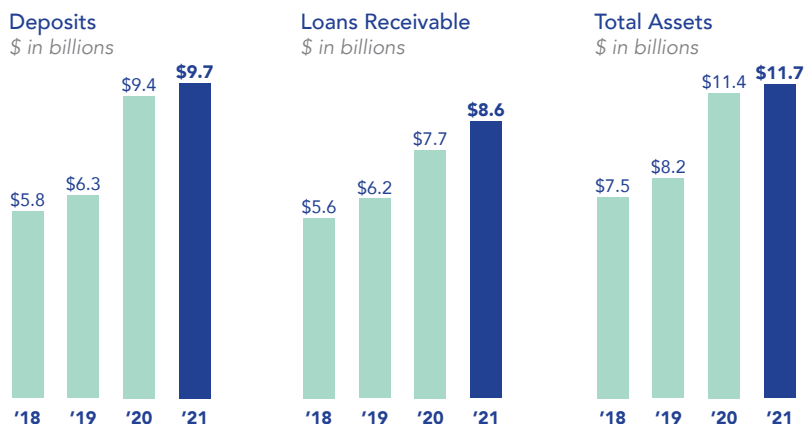


VISION
INNOVATION
TALENT

At **OceanFirst**, we are focused on continuing our **track record of performance**—and building for the future – with a team whose **vision, spirit of innovation and talent** will enable us to face the challenges and capture the opportunities that lie ahead.



Financial Summary 2021



At or for the year ended December 31,

2021

2020

2019

2018

Selected Financial Condition Data

| | | | | |
|---|--------------|--------------|-------------|-------------|
| Total assets | \$11,739,616 | \$11,448,313 | \$8,246,145 | \$7,516,154 |
| Loans receivable, net of allowance for loan credit losses | 8,583,352 | 7,704,857 | 6,207,680 | 5,579,222 |
| Deposits | 9,732,816 | 9,427,616 | 6,328,777 | 5,814,569 |
| Stockholders' equity | 1,516,553 | 1,484,130 | 1,153,119 | 1,039,358 |

Selected Operating Data

| | | | | |
|---|---------|---------|---------|---------|
| Net interest income | 305,338 | 312,951 | 255,971 | 240,502 |
| Other income ⁽¹⁾ | 51,931 | 73,926 | 42,165 | 34,827 |
| Operating expenses ⁽¹⁾ | 226,860 | 246,431 | 189,142 | 186,337 |
| Net Income ⁽¹⁾ | 110,076 | 63,309 | 88,574 | 71,932 |
| Diluted earnings per share ⁽¹⁾ | 1.78 | 1.02 | 1.75 | 1.51 |

Selected Financial Ratios and Other Data

| | | | | |
|---|--------|--------|--------|--------|
| Tangible common equity per common share at end of period ⁽²⁾ | 15.93 | 14.98 | 15.13 | 14.26 |
| Stockholders' equity per common share at end of period | 25.63 | 24.57 | 22.88 | 21.68 |
| Cash dividends per common share | 0.68 | 0.68 | 0.68 | 0.62 |
| Tangible stockholders' equity to tangible assets ⁽²⁾ | 8.89 % | 8.79 % | 9.71 % | 9.55 % |
| Stockholders' equity to total assets | 12.92 | 12.96 | 13.98 | 13.83 |
| Return on average assets ⁽¹⁾ | 0.91 | 0.55 | 1.10 | 0.98 |
| Return on average tangible stockholders' equity ^{(1) (2)} | 10.73 | 6.59 | 11.96 | 11.16 |
| Return on average stockholders' equity ^{(1) (2)} | 7.02 | 4.20 | 7.84 | 7.31 |
| Net interest margin | 2.93 | 3.16 | 3.62 | 3.71 |
| Operating expenses to average assets ⁽¹⁾ | 1.94 | 2.20 | 2.35 | 2.53 |
| Efficiency ratio ⁽¹⁾ | 63.50 | 63.70 | 63.44 | 67.68 |
| Non-performing loans as a percent of total loans receivable | 0.22 | 0.47 | 0.29 | 0.31 |

⁽¹⁾ Performance ratios for 2021 include merger related expenses, branch consolidation expenses, and a net gain on equity investments of \$6.7 million or \$5.1 million, net of tax benefit. Performance ratios for 2020 include a net gain on equity investments, gain on sale of Paycheck Protection Program ("PPP") loans, Federal Home Loan Bank ("FHLB") advance prepayment fees, merger related expenses, branch consolidation expenses, and Two River Bancorp ("Two River") and Country Bank Holding Company, Inc. ("Country Bank") opening credit loss expense under the current expected credit losses ("CECL") model of \$14.3 million or \$11.0 million, net of tax benefit. Performance ratios for 2019 include merger related expenses, branch consolidation expenses, non-recurring professional fees, compensation expense due to the retirement of an executive officer, and the reduction in income tax expense from revaluation of state deferred tax assets as a result of a change in the New Jersey tax code of \$20.6 million, or \$16.3 million, net of tax benefit. Performance ratios for 2018 include merger related expenses, branch consolidation expenses, and an income tax benefit related to Tax Reform of \$28.2 million, or \$22.2 million, net of tax benefit.

⁽²⁾ Tangible stockholders' equity and tangible assets exclude intangible assets related to goodwill and core deposit intangible. Tangible common equity excludes goodwill, core deposit intangible and preferred equity.

Dear Fellow Stockholders



OceanFirst achieved strong performance in 2021, as we continued our efforts to position the Company to withstand the substantial challenges – and reap the significant opportunities – of a business environment that is in constant flux. In the past year, faced with the lingering effects of COVID-19, the economic impact of supply chain disruptions, and the return of inflationary conditions, we continued to offer exceptional financial solutions for our customers, deliver profitable growth for our stockholders, develop and maximize the potential of our employees, and support the well-being of our communities.

Among the highlights of 2021, we expanded our commercial banking operations, both in our traditional New Jersey region and in our expansion markets, including New York City and Philadelphia and brand new offices in Boston and Baltimore. We continued our investment in the talent to build and grow our Company, and in the technology to deliver advanced digital banking solutions. Our branch network was optimized to align with shifts in customers' banking preferences, improve digital product delivery, and enable us to redeploy resources to strategic initiatives.

And, in November 2021, we announced a proposed acquisition designed to complement our organic growth opportunities by extending OceanFirst's service area along the Boston-to-Washington corridor.



We are proud of our accomplishments during the past year - and of the team members who drove another year of exceptional performance.

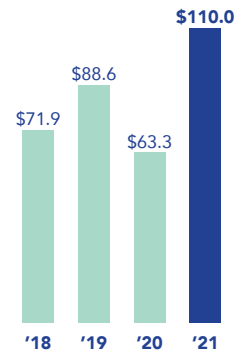
Christopher D. Maher
*Chairman of the Board and
Chief Executive Officer*

We are confident that our future success will continue to be shaped by our vision, spirit of innovation and talented team of banking professionals. OceanFirst is truly a talent-led organization; throughout this annual report, we feature the photos of some of the hundreds of associates who contribute to our success every day.

Diluted Earnings
Per Share



Net Income
\$ in millions



OceanFirst is truly a talent-led organization; throughout this annual report, we feature the photos of some of the hundreds of associates who contribute to our success every day.

Well-Positioned for Economic and Market Forces

At this writing, 2022 shows every sign of developing into another year defined by fast-moving economic and political forces. While our economy seems poised to put the worst impacts of COVID-19 behind us, we face the prospects of persistent inflation, the painful humanitarian and economic consequences of the conflict in Ukraine and continuing disruptions in global supply chains. While the impact of these factors cannot be anticipated, we can make some informed judgments about the challenges and opportunities ahead, and OceanFirst's readiness to respond.

As the Federal Reserve begins its efforts to tame inflation, we are prepared to experience interest rate volatility. Monetary policy has the potential to impact interest rates across the yield curve. Transitioning from an environment of low interest rates may play out differently for short-term, medium-term, and long-term market rates. We have taken great care to position OceanFirst to flourish in a variety of rate environments and have a resilient balance sheet with a sizeable book of assets that will re-price as rates rise.

Despite an uncertain global political and economic outlook, the prospects for our market remain positive, driven by the accelerating demand for housing and ongoing investments in sectors such as logistics and health sciences, which are mainstays of the Northeastern U.S. regional economy. For example, an evolving housing shortage is driving substantial construction

activity, involving properties of all types. Yet, housing inventories remain tight and demand may outpace supply for some time. Investments in coastal areas such as the Jersey Shore and ex-urban communities surrounding major cities have grown as remote work continues to be an option. Housing investments have a strong multiplier effect, as they drive consumer product sales in sectors such as furniture, appliances, and home-related services.

In addition, the Northeast corridor is one of the world's most productive economic regions, as well as a major logistics hub. Based on the growing needs of the region's nearly 50 million people, supply chain repositioning, the demand created by e-commerce, and a desire to avoid costly long-distance transportation, investments in warehouses and other logistics facilities in the Northeast are growing at a rapid pace. At the same time, our region plays host to a high concentration of health science businesses, which are attracting a new wave of domestically focused investment.

OceanFirst's prospects for the future reflect our successful efforts to expand our presence in the thriving Northeastern U.S. megalopolis, where we can continue to benefit from the economic growth drivers described here. At the same time, all industries are facing a wave of technological innovation, and banking is no different. Digital service delivery, machine learning, and artificial intelligence solutions will determine economic performance, especially when labor costs are subject to inflationary pressure.



Expanding Commercial Banking

Since the establishment of our commercial banking segment in 1996, we have built an increasingly competitive business. The rapid expansion of our commercial banking capabilities since 2013 has been a multi-year initiative, and 2021 was a banner year in terms of our progress. From our entry into the sector, we envisioned a commercial banking business that would allow us to build long term relationships with businesses of all sizes, from emerging entrepreneurs to middle market enterprises and a variety of multi-generational family institutions. These relationships have generated a quality and diversified loan portfolio, a stable low-cost deposit base, and the potential for non-interest income.

Our commitment to commercial banking has always been driven by hiring the best talent to lead the business, building out each market with experienced, well-connected local bankers who know their markets, and have solid relationships with potential clients, as well as exceptional reputations in the business community. At the same time, we have markedly increased our investment in commercial services, adding treasury management experts coupled with a sophisticated treasury management operation to support customers' needs and diversify our funding base.

After proving our talent-led model in central and southern New Jersey, we extended our successful formula to the contiguous markets of Philadelphia and New York City in 2018, and northern New Jersey in 2020.



Joseph J. Lebel III

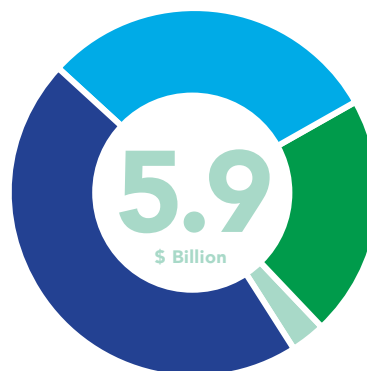
*President and
Chief Operating Officer*

A major move in the past year was establishing our commercial banking offices in the Baltimore and Boston markets. In 2021 alone, we hired 18 new commercial bankers for our new and existing markets, and have also invested in our construction lending team. Reflecting our success, commercial loans and deposits represented 68% and 56% of our total loans and total deposits, respectively, at year-end 2021. The loan balances of our newer regions – Philadelphia, New York City, Baltimore and Boston – have already reached \$3.2 billion in just a few years. Our expansion markets are increasingly contributing to earnings, a trend we expect that will continue for many years.

Continuing Our Digital Journey

Our customers, both commercial and consumer, are adopting digital products at an incredible pace. Our continued investment in digital solutions reflects changing customer behaviors and will determine our future competitiveness.

Commercial Loan Portfolios by Geography



46% New Jersey
30% New York
21% Philadelphia
3% Boston/Baltimore



A major move in the past year was establishing our commercial banking offices in the Baltimore and Boston markets.

Record numbers of customers are responding positively to our digital offerings. The number of mobile banking users were up 8% over the prior year and more customers are using our digital payment options; dollars spent using eWallets such as Apple Pay, Visa Click to Pay, and others rose 75% from 2020 to 2021. Video banking, via Interactive Teller Machines, is now available at 40 locations and since inception there have been more than 268,000 video transactions. Video and text chat functions, both launched in 2021, are experiencing exponential volume increases. In 2021, we completed the upgrade of OceanFirst's core banking operating platform, transitioning the bank to a newer, more flexible system that can support the features and solutions that our customers desire today and will demand in the future.

We have continued to invest in fintech solutions. We were an early investor in and adopter of Nest Egg, a hybrid robo-advisor that combines a planning-based platform with personalized guidance. Nest Egg now serves nearly 2,225 OceanFirst clients with over \$428 million in assets under administration. Early in 2021, we made a non-controlling equity investment in Auxillior Capital Partners, Inc., which offers technology-enabled, equipment finance services and funded \$305 million in new business transactions last year and was named the fastest growing independent firm in their field.

Another key element of our digital strategy is the expansion of our Customer Care Center (CCC), which is based at our expanded headquarters campus in Toms River, NJ.

A distinguishing strength of OceanFirst, the CCC allows customers to engage with us through their preferred channel: secure e-mail, chat, video or phone. As remote work has become more prevalent, increasing the vulnerability of individuals and businesses to cyber-crime, our Security Operations Center has continued its efforts to protect our customers and their data from a variety of threats.

As customer behavior continues to evolve, accelerated by the pandemic, more customers are choosing to bank via digital channels rather than physical branches. In response, we are moving toward a future with fewer brick-and-mortar branches, coupled with greater investment in resources such as digital offerings, video tellers, and the Customer Care Center. In line with this strategy, we consolidated 20 deposit gathering locations in December 2021 and January 2022. At the same time, we are moving forward with the creation of additional "super branches" to serve as regional hubs. Our super branches offer a comprehensive customer experience in a welcoming, open environment where universal bankers can assist customers with a wide range of transactions, products and services, and financial advisory needs. In addition to aligning more closely with our customers' banking preferences, our branch optimization initiative helps to provide resources for investment in commercial banking and digital solutions, while enhancing the overall cost efficiency of our business.

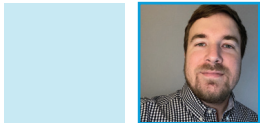
TALENT-LED



For a listing of the employees in the selfies through this report, please visit the Investor Relations section of www.oceanfirst.com or use this QR code.

We believe OceanFirst's future will be shaped by our strategic vision of a dynamic, community-oriented financial institution, our spirit of innovation, and the enormous talent of our people.





Enhancing Growth through Strategic Transactions

Our organic growth strategy has periodically been enhanced with the acquisition of banks in and around our core markets. To leverage our organic growth strategy and deploy excess capital, OceanFirst entered into a definitive merger agreement with Partners Bancorp in November 2021. Partners Bancorp is a multi-bank holding company whose subsidiaries include The Bank of Delmarva and Virginia Partners Bank, along with their respective operating divisions, Liberty Bell Bank and Maryland Partners Bank. The proposed combination would deepen our presence in the Delaware, Maryland, Virginia, and metropolitan Washington D.C. markets – an area we now serve through commercial banking offices. Upon completion of the merger, which requires necessary approvals, OceanFirst will have approximately \$13.5 billion in assets, \$9.3 billion in loans and \$11.2 billion in deposits, based on 2021 year-end results.

In early 2022, OceanFirst acquired a majority interest in Trident Abstract Title Agency, LLC. Established in 1975, Trident is a leader in delivering superior commercial and residential title services, and writes title insurance through all major U.S. underwriters. OceanFirst is highly active in real estate finance and title insurance is an important part of every real estate loan closing. The addition of Trident will give our loan customers the option of working with a preferred title insurance partner, which is intended to streamline the closing process and enhance the borrowing experience.

Trident also adds a new, quality source of non-interest income.

Delivering Financial Performance

While we are expanding our geographic markets, investing in digital and positioning for the future, our financial performance during 2021 was distinguished by a significant increase in profitability, strong loan growth across all markets, and solid asset quality. Among the highlights for the year:

- Core net income available to common stockholders rose 54% to \$111.2 million, from \$72.2 million in 2020.
- Core fully diluted earnings per share were \$1.86, increasing from \$1.20 a year ago.
- Core return on average tangible assets for 2021 was 1.00%, and core return on average tangible stockholders' equity was 11.25%.
- Reflecting our continuing emphasis on expense control, the core efficiency ratio improved to 60.84% for 2021.

Total assets rose to \$11.7 billion as of year-end 2021, virtually all of which was organic growth. Our expanding commercial banking operations drove record loan growth, with \$2.17 billion in loan originations, as total loans ended the year at \$8.6 billion excluding Paycheck Protection Program (PPP) loans. At the same time, our credit quality was further strengthened; non-performing loans as a percent of total loans fell to 0.22% for 2021, down sharply from 0.47% a year earlier. Total deposits rose to \$9.7 billion.

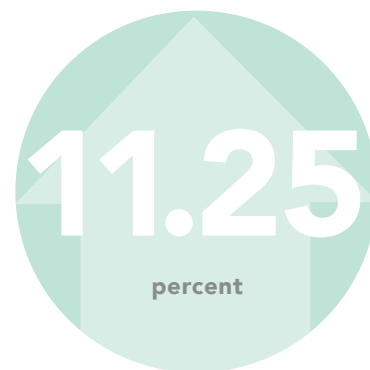


Our financial performance during 2021 was distinguished by a significant increase in profitability, strong loan growth across all markets, and solid asset quality.

Core return
on average
tangible
assets and
stockholders'
equity



assets



stockholders' equity



OceanFirst Super Branch Philadelphia

**Celebrating
the Career of
Mike Fitzpatrick,
Chief Financial
Officer**



OceanFirst's strong financial performance was coupled with a continuing focus on enhancing stockholder value. Following the 2021 fourth quarter, we paid our 100th consecutive quarterly dividend, and our annual cash payout of \$0.68 represented 36.6% of core earnings. We repurchased 1.7 million shares of our common stock during 2021; there are 3.3 million shares available under the current buyback authorization, representing 5.6% of the total shares outstanding.

Responsibility to Our Stakeholders

As a community-based financial institution, we believe in engaging with our neighbors, promoting a diverse and supportive work environment, and operating in a responsible manner with respect to environmental, social and governance matters. In 2021, OceanFirst Bank provided approximately \$28 million in loans and \$168 million in investments in community development and similar projects. The OceanFirst Foundation, established in 1996 in conjunction with our Company's initial public offering (IPO), has contributed over \$40 million since inception to support charitable efforts in our communities, and our WaveMakers program has encouraged OceanFirst employees to volunteer thousands of hours with community service organizations.

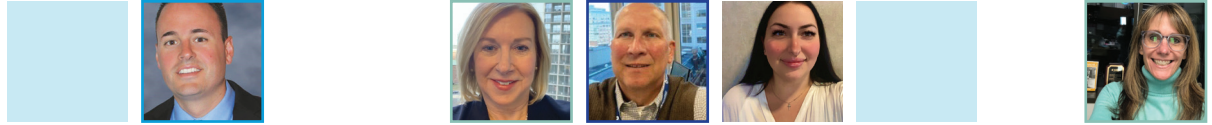
OceanFirst strives to create an environment of respect, professionalism, equity and inclusiveness. We are proud of the diverse composition of our Board of Directors, as well as our initiatives to build a team that

reflects the population of our communities, through efforts such as our Diversity and Inclusion Council, partnerships with organizations such as the African American Chamber of Commerce of New Jersey, and a range of mentoring and career development programs for employees.

We also recognize the vital importance – for OceanFirst and all our stakeholders – of maintaining responsible policies and practices with respect to environmental, social and governance (ESG) matters. Toward that end, in 2021 we expanded the role of our Corporate Social Responsibility Committee, which is now known as the ESG Committee and reports regularly to the Leadership Committee of the Board of Directors. We will provide more detail on our initiatives in a separate ESG Report.

We would like to acknowledge several leadership changes as we enter a new year. We recently announced the pending retirement of Michael Fitzpatrick, our Executive Vice President and Chief Financial Officer, who joined us in 1992 as our first Chief Financial Officer. Very few public company chief financial officers can boast more than 100 quarters of securities filings, which included 25 SEC Form-10-Ks, 75 SEC Form-10-Qs, and countless other financial and non-financial filings. Mike built a reputation for accuracy and integrity that burnished the brand of OceanFirst. We have included more about Mike's nearly three decades of service to OceanFirst elsewhere on this page, and we are deeply grateful for his many contributions.

Michael J. Fitzpatrick, Executive Vice President and Chief Financial Officer – and an invaluable member of our management team for nearly three decades – announced plans to retire as of June 1, 2022. Since becoming the Bank's first Chief Financial Officer in 1992, Mike's leadership has had a significant positive impact on OceanFirst. Joining what was then a savings association with a few hundred million dollars in assets, Mike was a major contributor to our evolution into a commercial bank with assets of over \$11 billion. His accomplishments include our initial public offering in 1996, as well as the establishment of OceanFirst Foundation – the first such foundation ever created as part of a mutual-to-stock conversion. Mike also has seen the Company through seven acquisitions and the realization of many successful growth strategies, while at the same time rigorously managing our finance and accounting functions. Mike's spirit of kindness, compassion and humor was much appreciated by his colleagues. We are deeply grateful to Mike for his counsel and guidance and we wish him many happy and healthy years of retirement.



We are committed to continuing to build an enterprise that can serve the needs of our customers, stockholders, employees and communities for the long-term.

We also look forward to a seamless transition to Mike's successor, Patrick Barrett, who joined our OceanFirst team a few weeks ago. Pat has more than 30 years of financial services experience and most recently was the Chief Financial Officer at First Midwest Bancorp, Inc. With his extensive experience leading finance teams at banks with high growth and performance, we expect Pat will be a valuable addition to our OceanFirst leadership team.

Several members of our Board of Directors have recently retired or have decided not to pursue re-election at the conclusion of their terms, including Angelo Catania, John Lloyd, and Bill Moss. Angelo Catania served the Board for 16 years, including terms as Chair of the Finance Committee. John Lloyd, a pioneer and entrepreneur in the health-care industry, helped build the Hackensack Meridian Health organization as Co-CEO. Bill Moss served the New Jersey banking industry in a wide variety of ways, including as the Chairman and CEO of Two River Bank, Chairman of the New Jersey Bankers Association, and a Director of Atlantic Community

Bankers Bank. The Company will miss the advice, wisdom, and support of all three directors. The slate of directors for consideration in 2022 is more appropriately sized for the needs of our business.

In 2021 we celebrated the 25th anniversary of OceanFirst's initial public offering. Such occasions always provide an opportunity to look back – and to look forward – and to consider what it takes to position a business to weather near-term challenges and capture future opportunities. We are committed to continuing to build an enterprise that can serve the needs of our customers, stockholders, employees and communities for the long-term. We believe OceanFirst's future will be shaped by our strategic vision of a dynamic, community-oriented financial institution, our spirit of innovation, and the enormous talent of our people. As always, we appreciate the loyalty of our customers and stockholders, the passion and commitment of our team members, and the wise counsel of our Board of Directors. We thank you and look forward to reporting on our progress in the years ahead.

March 28, 2022

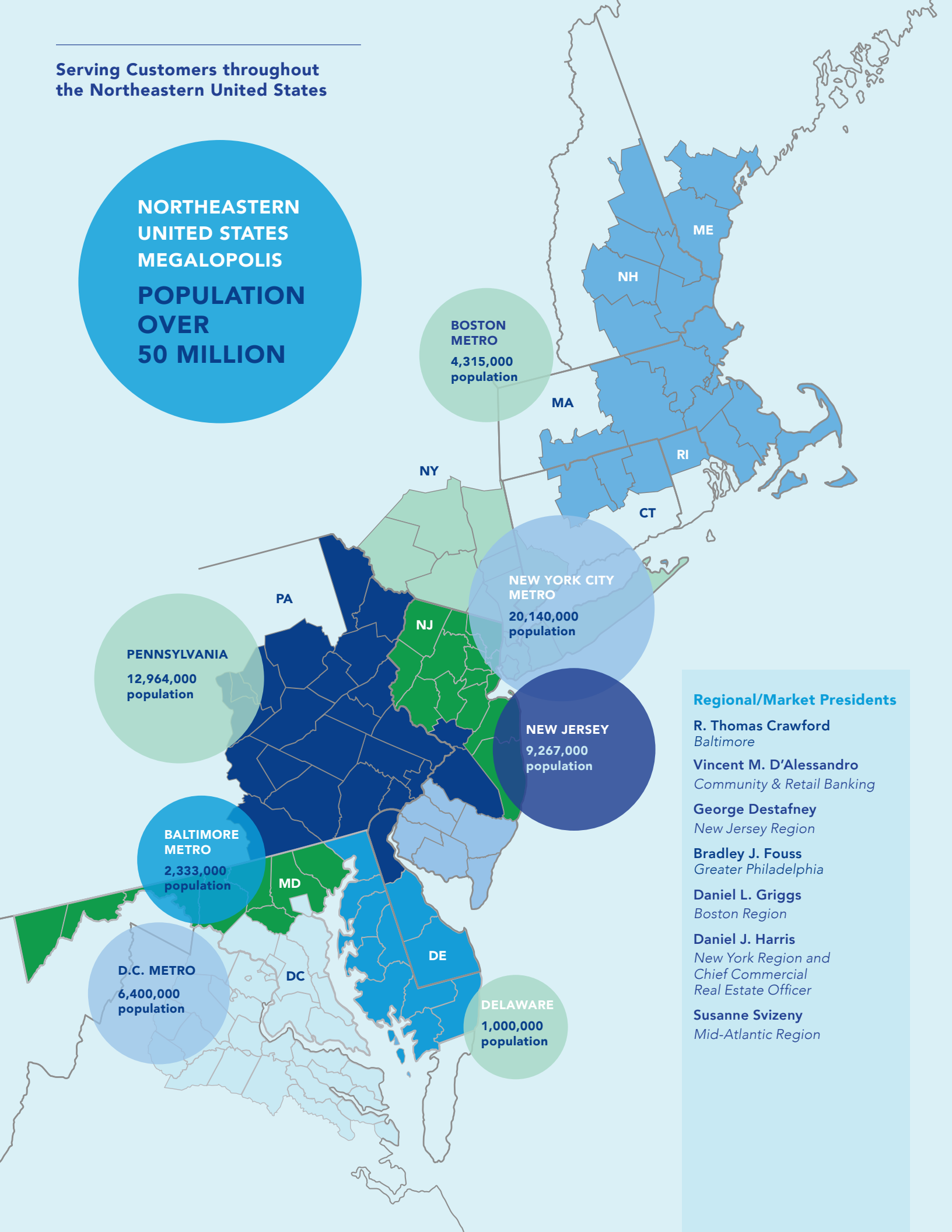
Sincerely,

Christopher D. Maher
*Chairman of the Board
and Chief Executive Officer*

Joseph J. Lebel III
*President and
Chief Operating Officer*

Serving Customers throughout
the Northeastern United States

**NORTHEASTERN
UNITED STATES
MEGALOPOLIS
POPULATION
OVER
50 MILLION**



Regional/Market Presidents

R. Thomas Crawford
Baltimore

Vincent M. D'Alessandro
Community & Retail Banking

George Destafney
New Jersey Region

Bradley J. Fouss
Greater Philadelphia

Daniel L. Griggs
Boston Region

Daniel J. Harris
*New York Region and
Chief Commercial
Real Estate Officer*

Susanne Svizeny
Mid-Atlantic Region

Corporate Information

Board of Directors

Angelo J. Catania
Retired
Homestar Services, LLC

Anthony R. Coscia, Esq.
Partner, Windels Marx Lane
& Mittendorf, LLP

Michael D. Devlin
Retired
Cape Bancorp, Inc.

Jack M. Farris
Retired
Verizon Communications, Inc.

Kimberly M. Guadagno, Esq.
Executive Director
Mercy Center

Nicos Katsoulis
Retired
Sun National Bank

John K. Lloyd
Retired
Hackensack Meridian Health

Christopher D. Maher
Chairman of the Board and
Chief Executive Officer
OceanFirst Bank, N.A.

Joseph M. Murphy, Jr.
Retired
Country Bank Holding
Company, Inc.

Steven M. Scopellite
Consultant
Retired—Goldman Sachs

Grace C. Torres
Trustee
Prudential Retail Mutual Funds

Patricia L. Turner, MD
Executive Director
American College of Surgeons

Grace M. Vallacchi
Executive Vice President and
Chief Risk Officer
OceanFirst Bank, N.A.

John E. Walsh
Senior Vice President
T&M Associates, Inc.

Director Emeritus

John W. Chadwick

John R. Garbarino

Robert E. Knemoller

Donald E. McLaughlin

Diane F. Rhine

James T. Synder

OceanFirst Financial Corp. Corporate Officers

Christopher D. Maher
Chairman of the Board,
President and Chief
Executive Officer

Joseph J. Lebel III
Executive Vice President and
Chief Operating Officer

Michael J. Fitzpatrick
Executive Vice President and
Chief Financial Officer

Steven J. Tsimbinos
Executive Vice President and
Corporate Secretary

Grace M. Vallacchi
Executive Vice President and
Chief Risk Officer

David R. Howard
First Senior Vice President
and Treasurer

Jill Apito Hewitt
Senior Vice President and
Investor Relations Officer

Angela K. Ho
Senior Vice President and
Chief Accounting Officer

B. Matthew McCue
Vice President and Assistant
Corporate Secretary

OceanFirst Bank N.A. Executive Officers

Christopher D. Maher
Chairman of the Board and
Chief Executive Officer

Joseph J. Lebel III
President and Chief
Operating Officer

Michele B. Estep
Executive Vice President and
Chief Administrative Officer

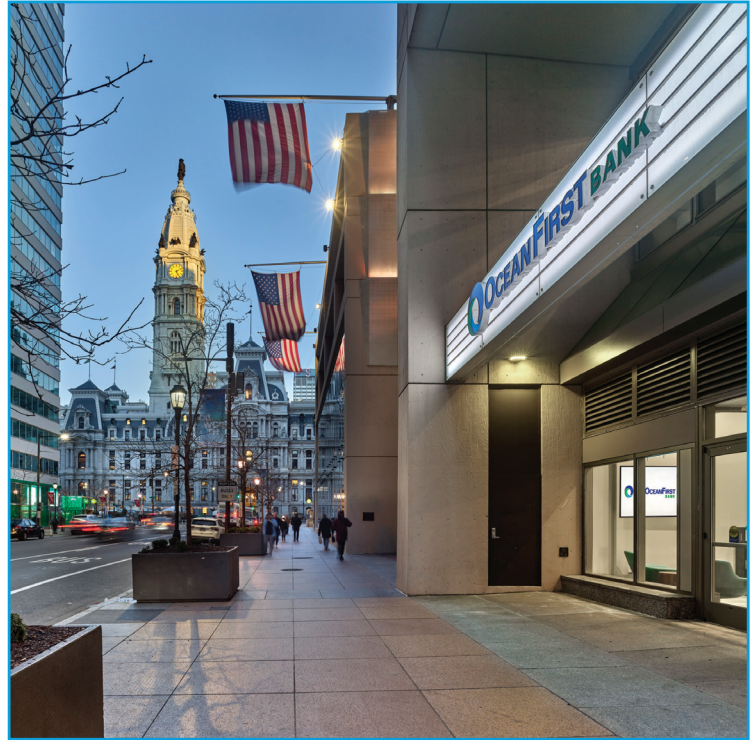
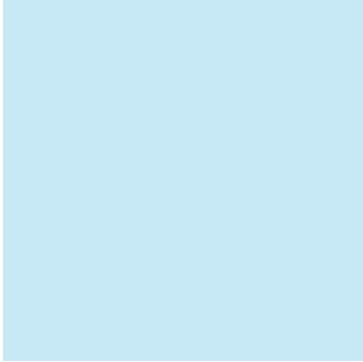
Michael J. Fitzpatrick
Executive Vice President and
Chief Financial Officer

Karthik K. Sridharan
Executive Vice President and
Chief Information Officer

Steven J. Tsimbinos
Executive Vice President and
General Counsel

Grace M. Vallacchi
Executive Vice President and
Chief Risk Officer

NASDAQ: OCFC



**Headquarters (HQ1)
Operations Center**

975 Hooper Avenue
Toms River, NJ 08753

**Administrative Offices
(HQ2)**

110 West Front Street
Red Bank, NJ 07701

**Annual Meeting Of
Stockholders**

The Annual Meeting of Stockholders will be held on May 25, 2022 at 9:00 a.m. Stockholders may participate in the virtual meeting. Instructions to access the virtual meeting will be mailed to all stockholders eligible to participate and are available at the Investor Relations area at www.oceanfirst.com.

Investor Relations

Copies of the Company's earnings releases and financial publications, including the annual report on Form 10-K (without exhibits) filed with the Securities and Exchange Commission are available without charge by contacting:
Jill Apito Hewitt,
Senior Vice President,
Extension 7516 or
investorrelations@oceanfirst.com

Stock Transfer And Registrar

Shareholders wishing to change the name, address or ownership of stock, to report lost certificates or to consolidate accounts are asked to contact the Company's stock registrar and transfer agent directly:

Broadridge Corporate
Issuer Solutions
P.O. Box 1342
Brentwood, NY 11717
(877) 724-6454

**Independent Registered
Public Accounting Firm**

KPMG LLP
51 John F. Kennedy Parkway
Short Hills, NJ 07078



Equal Opportunity Lender
Equal Housing Lender