



Northfield
Bank

VICTORY STATE BANK MERGER Q&A

What should I know about Northfield Bank?

Northfield Bank (Northfield) is a 133 year old financial institution which was founded in Staten Island, New York. Northfield expanded into New Jersey in 2002 and into Brooklyn in 2007. Including the Victory State Bank (Victory) branches, Northfield operates 18 locations in Staten Island, 17 locations in New Jersey, and 8 locations in Brooklyn. Northfield Bancorp, Inc, Northfield's parent, is traded under the symbol "NFBK" on the NASDAQ stock exchange.

When can I use existing Northfield Bank locations?

After the systems integration, expected in mid-September 2020, you will have full access to Northfield's 43 branch locations in Staten Island, New Jersey, and Brooklyn.

Where are the existing Northfield branches?

A full listing of Northfield's existing branches can be found at eNorthfield.com/locations.

When will the signs change at my branch?

Over the next couple of months, you will begin to see changes to incorporate the Northfield name and brand.

Will I still see the same Victory branch employees?

Yes, the same familiar and friendly faces will be in the Victory branches to assist you with all of your financial needs.

Can I continue to use my existing Victory checks?

Yes, you should continue to use your Victory checks. As we get closer to the systems integration, additional information will be communicated.

Will my deposit or loan account number change?

No, your account number will not change at this time. If it is determined that you have a duplicate account number with an existing Northfield account you will be notified prior to the systems integration in mid-September 2020.

Can I continue to use my Victory ATM/Debit Card?

Yes, continue to use your Victory ATM or debit card. As we get closer to the systems integration, additional information will be communicated about your new Northfield ATM/debit card.

Can I use my Victory ATM/Debit Card at a Northfield ATM?

Beginning on July 3, 2020, you may use your Victory ATM/debit card at any Northfield ATM free of charge.



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Will my ATM/Debit Card P.I.N. change?

No, your P.I.N. will remain the same.

Will my deposit rates change?

If you have a certificate of deposit your rate will remain the same until maturity. At account maturity, the account will be subject to Northfield's current posted rates. If your account is variable, your rate is subject to change based on Northfield's current rates.

Will my loan payment address change?

No, at this time continue to mail your loan payment to the same address you currently use. As the system integration date approaches, additional information will be communicated about any address changes.

My loan payment is automatically deducted from my account, do I have to make any changes?

No, your automatic loan payment will continue as normal, and no action is required on your part.

How do I access my online banking?

Continue to access your Victory online banking service at victorystatebank.com. After the systems integration in mid-September 2020, you will access your online banking service at eNorthfield.com.

Will my online banking user ID or password change?

Continue to use your existing information. As we get closer to the systems integration, additional information will be communicated.

What will happen to my direct deposit?

Your direct deposit will continue without interruption. As the system integration date approaches, additional information will be communicated.

How do I contact Northfield?

You can contact us by phone at (833) 301-NFBK or in writing at Northfield Bank, 581 Main Street, Suite 810, Woodbridge, NJ 07095. Merger information can also be found at eNorthfield.com/victory.