

## *Funds Availability Policy*

DESCRIPTION OF DEPOSIT	WHEN FUNDS ARE AVAILABLE
<b>CHECKING/SAVINGS ACCOUNTS</b>	
Cash, American Express Traveler's Checks, Wire Transfers, Electronic Direct Deposit	The <b>same</b> business day as day of deposit
Cashier's Checks and Teller's Checks, State and Local Government Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Treasury Checks, Certified Checks, Postal Money Orders, checks drawn on OceanFirst Bank and the first \$225 of a day's deposit of other checks (if payable to the same name as title on the account)	The <b>first</b> business day after the deposit
Other Check Deposits	The <b>second</b> business day after deposit <\$5,525 The <b>fifth</b> business day after deposit >\$5,525
<b>SPECIAL RULES FOR NEW CUSTOMERS</b> (Account open for less than 30 days and no other OceanFirst accounts open for at least 30 days)	
Cash, American Express Traveler's Checks, Wire Transfers, Electronic Direct Deposit	The <b>same</b> business day as day of deposit
Traveler's Checks, Cashier's Checks, Teller Checks, State and Local Government Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Treasury Checks, Certified Checks and Postal Money Orders	The <b>first</b> business day after deposit <\$5,525 The <b>ninth</b> business day after deposit > \$5,525
Checks Drawn on OceanFirst Bank	The <b>first</b> business day after the day of deposit if not embedded
Other Check Deposits	The <b>sixth</b> business day after the day of deposit
<b>CERTIFICATE OF DEPOSIT ACCOUNTS</b>	
Cash, American Express Travelers Checks, Wire Transfers, Electronic Direct Deposits	The <b>same</b> business day as the day of deposit
Cashier's Checks and Teller's Checks, State and Local Government Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Treasury Checks, Certified Checks, Postal Money Orders, checks drawn on OceanFirst Bank and the first \$225 of a day's deposit of other checks (if payable to the same name as title on the account)	The <b>first</b> business day after deposit
Other Check Deposits	The <b>fifth</b> business day after the day of deposit
<b>LONGER DELAYS MAY APPLY</b> *See Account Disclosure For More Information	
Under certain circumstances, check deposits may be delayed for a longer period	Generally, no later than the <b>seventh</b> business day after the day of deposit