

ACCOUNT RELATED FEES

Service	Fee
Official Checks	\$10 Each
Money Orders	\$5 Each
Bond Coupon Deposit	\$10 Per envelope
Returns	\$15 Per envelope
Visa® Debit Card Services	
Non-OceanFirst ATM	\$2.50 Per withdrawal*
Replacement Card	\$5 Each
Expedited Delivery	\$25 Each
International Transaction	1% of total
Checks & Statements	
Paper Statements	\$5 Per mailed statement Free with eStatements
Check Printing & Account Supplies	Fee varies based on style*
Encoded Temporary Checks	\$2 Per 10 checks
Collections	
By Another Institution of an OceanFirst Account	\$40 Per transfer
Charge off	\$50 Per account
By OceanFirst of Foreign Checks	\$25 + the charges OceanFirst is assessed
Copy of:	
Account Activity	\$5 Each*
Cancelled Checks <i>(includes Official Checks and Money Orders)</i>	\$5 Each*
Deposits/Deposited Items	\$5 Per ticket per item*
Online Bill Pay Draft	\$20 Each*
Statements	\$5 Each*
Escheat Fee	\$100 Each item
Excess Transaction Fee	\$15 Each
Money Market & Savings Accounts <i>(over 6 transactions per statement, not including in-person & ATM transactions)</i>	
Dormant Account	\$15 Per month
<i>Applies to checking, savings and money market accounts with no activity for prior 24 months.</i>	
Phone Payment Processing (Loans)	\$20 Each
Expedited Payoff Quotes	\$15 Each

Service	Fee
Insufficient/Uncollected Funds	
<i>(Includes checks, Visa® Debit Card transactions, ATM withdrawals, Electronic Funds Transfers, Online Bill Payments, Internal Transfers, Loan Payments, re-presentments of previously returned items, and more. Maximum of 4 NSF fees per day.)</i>	
NSF Fee	\$38 Each
UCF Fee	\$38 Each
Sustained Overdraft**	\$7 Per day
<i>Begins on 5th day of overdrawn condition</i>	
Legal Actions: levies, subpoenas, etc.	\$125 Per hour
No Mail/ Returned Statement Fee	\$5 Per month/statement
Overdraft Protection Via:	
Transfer of funds from another OceanFirst Account - Consumer Business Accounts**	Free \$15 Per day
Premature Account Closing Fee	\$35 + Any cash premiums received*
<i>Applies to checking and savings accounts within 6 months of account opening</i>	
Research/Reconciliation	\$25 Per hr. (1 hr. min.)
Return of a Deposited or Cashed Item	\$15 Each*
Stop Payment	\$35 Each*
<i>Checks, Official Checks, Money Orders, Electronic Funds Transfers and Online Bill Payment</i>	
Wire Transfers - Customers Only	
Incoming	\$15 Each*
Outgoing - Domestic	\$30 Each
Outgoing - Foreign	\$50 Each
Return/Reversal	\$25 Each

DIGITAL BANKING

Online & Mobile Account Access	Free
Bill Pay Services	Free
External Transfers	
Inbound	Free
Standard Outbound	Free
Next Day Outbound	\$10 Each

Service	Fee
FEES FOR OTHER SERVICES	
Coin Machine	
Customers	Free
Non-Customers	10% of value counted
Financial Consultation	Free
Money Orders	
Customers	\$5 Each
Notary Service	Free
Safe Deposit Boxes:	Annual Price + NJ/NY Sales Tax
2 x 5	\$35
3 x 5	\$45
4 x 5	\$50
5 x 5	\$60
2 x 10	\$50
3 x 10	\$70
4 x 10	\$85
5 x 10	\$100
6 x 10	\$105
8 x 10	\$115
9 x 10	\$140
10 x 10	\$175
5 x 11	\$100
10 x 11	\$185
11 x 16	\$200
Late Fee (past due 30 days)	\$10
Lost Key	\$15
Drilling	\$250
<i>Not all sizes available at all branches</i>	



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Removed: Will Review
 Added: Phone Payment Processing (Loans)
 Added: Expedited Payoff Quotes

*FreeStyle Checking accounts only: Unlimited ATM surcharge rebates in U.S.; maximum of \$1.50 rebate for each international ATM use. Basic Checks are free, or \$5.00 credit for equivalent. All other asterisked services are free for Freestyle Checking accounts only. **Business Accounts Only.

