

# Account Guide: Business Interest Checking

This account is for sole proprietors and nonprofits

Basic Terms & Conditions			
Account Opening & Usage	Minimum Deposit Needed to Open Account	\$100	
	Monthly Maintenance Fee	N/A	
	Minimum Daily Balance to Avoid Monthly Maintenance Fee	N/A	
	Pays Interest	Yes	
	Transaction Limit	50	First 50 combined transactions
	Fee for each transaction over limit	\$ .20	
	ATM Fees		\$0
		\$2.50	For withdrawals at non-OceanFirst Bank ATMs

Overdraft Information & Fees	Insufficient Funds-Paid Fee	\$38	For each item we pay that overdraws your account <i>(by check or electronic means)</i>
	Insufficient Funds-Returned Fee	\$38	For each item we do not pay that would cause an account overdraft <i>(by check or electronic means)</i>
	Uncollected Item-Paid Fee	\$38	For each item we pay when you do not have sufficient collected funds in your account because a deposited check is on hold
	Uncollected Item-Returned Fee	\$38	For each item we do not pay when you do not have sufficient collected funds in your account because a deposited check is on hold
	Maximum Number of Overdraft - Fees per Day	6	
	Sustained Overdraft Fee	\$7	Applied on the fifth consecutive day the account is overdrawn, and each business day thereafter
	Overdraft Protection Transfer Fee	\$15	Each day that we transfer funds from a linked account to avoid an overdraft

Overdraft Options	We offer Standard Overdraft practices for consumer checking accounts with debit cards. To enroll in this service, stop in one of our branches, visit our website at <a href="http://www.oceanfirstonline.com">www.oceanfirstonline.com</a> , or call us at 888.623.2633. <b>We also offer Overdraft Protection, in which we link another OceanFirst Bank account to your checking account. This option may be less costly for you.</b>		
	Partial Opt Out (Default Option)	We will pay ACH and Check Transactions up to tolerance but not one time debit card transactions if you do not have enough money in your checking account for ATM or one-time debit card transactions, OceanFirst Bank will decline the transaction; no fee will be charged.	
	Opt In	You choose to allow OceanFirst Bank to authorize one-time debit card and ATM transactions when you do not have enough money available in your account. We pay overdrafts at our discretion, which means we reserve the right not to pay. You will be charged \$38 for each transaction. We will charge a maximum of 6 fees per day.	

<b>Additional Account Support</b>	Checkbook/Check Printing	Catalog Prices	
	Premature Account Closing	\$35 plus received cash bonuses	If you close your account within 182 days of opening your account
	Coin & Currency	Charges Vary	For special orders of coin or currency
	Dormant Account Fees	\$15	Monthly fee after two years with no activity
	Interim Statement	\$5	
	Levy & Lien Processing	\$125	Per hour
	Money Order	\$5	
	Bank Check	\$10	For checks payable to a third party
	Paper Statement	\$5	
	Photocopy Check or Statement	\$5	
	Replace ATM Card/Debit Card	\$5	
	Research/Reconciliation	\$25	Per hour; one hour minimum
	Returned Deposited Item	\$15	Per item
	Stop Payment	\$35	Per item
	Temporary Checks	\$2	Per 10 checks

<b>Funds Transfer &amp; International Items</b>	Foreign Check Collection	\$25	Plus any other charges OceanFirst Bank is assessed
	Domestic Wire Transfer-Outgoing	\$30	
	Domestic Wire Transfer-Incoming	\$15	
	International Wire Transfer-Outgoing	\$50	
	International Wire Transfer-Incoming	\$15	

<b>Dispute Resolution</b>	If you have a dispute regarding your account or the service you have received, please contact your local branch. We will do everything we can to resolve the issue for you as quickly as possible.		
	If you have questions or would like more information, please call your local branch or 888.623.2633, or visit our website at <a href="http://www.oceanfirstonline.com">www.oceanfirstonline.com</a> .		



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