

**ACCOUNT RELATED FEES**

Service	Fee
Bank Checks	\$10 Each
<b>Visa® Business Check Card Services</b>	
Non-OceanFirst ATM	\$2.50 Per withdrawal
Replacement Card	\$5 Each
Expedited Delivery	\$25 Each
<b>Checks &amp; Statements</b> (Soft charges may be applied)	
Paper Statements	\$5 Per mailed statement Free with eStatement
Check Testing (25 voided checks per account required)	Free
Spec Sheet	Free
Duplicate Statement	Free
Combined Analysis	Free
Check Printing & Checking	
Account Supplies	Fee varies based on style
Encoded Temporary Checks	\$2 Per 10 checks
<b>Collections</b>	
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
<b>Copy of:</b>	
Account Activity	\$5 Each
Cancelled Checks (includes Bank Checks and Money Orders)	\$5 Each
Online Bill Pay Draft	\$20 Each
Deposits/Deposited Items	\$5 Per ticket per item
Statements	\$5 Each
<b>Escheat Fee</b>	\$100 Each item
<b>Dormant Account</b>	\$15 Per month <i>Applies to checking, savings and money market accounts with no activity for prior 24 months.</i>
<b>Insufficient/Uncollected Funds</b> (Includes checks, Visa® Check Card transactions, ATM withdrawals, Electronic Funds Transfers, Online Bill Payment, Internal Transfers and Automated Loan Payments.)	
Returned/Paid items	\$38 Each
Loan payment returned items	\$38 Each
Sustained Overdraft	\$7 Per day <i>Begins on 5th day of overdrawn condition</i>
<b>Legal Actions:</b> levies, subpoenas, etc.	\$125 Per hour
<b>Business Money Market</b>	
<b>&amp; Savings Accounts</b>	\$15 Each (over 6 transactions per statement, not including in-person & ATM transactions)
<b>No Mail Fee</b>	\$5 Per month
<b>Minimum Balance Requirements</b>	
Fee charged if balance falls below minimum requirement	
Minimum Monthly Balance	Fee
Simply Great Business Checking	\$5,000 \$15
Business Money Market Account	\$2,500 \$10
Business Savings Account	\$250 \$5

Service	Fee
<b>Overdraft Protection Via:</b>	
Transfer of funds from another OceanFirst Account	\$15 Per Day
<b>Premature Account Closing Fee</b>	\$35 <i>Applies to checking and savings accounts within 6 months of account opening</i>
<b>Research/Reconciliation</b>	\$25 Per hr. (1 hr. min.)
<b>Return of a Deposited or Cashed Item</b>	\$15 Each
<b>Returned Statement</b>	\$5 Per statement
<b>Stop Payment</b>	\$35 Each <i>Checks, Bank Checks, Money Orders, Electronic Funds Transfers and Online Bill Payment</i>
<b>Wire Transfers - Customers Only</b>	
Incoming	\$15 Each
Outgoing - Domestic	\$30 Each
Via Online Cash Management	\$18 Each
Outgoing - Foreign	\$50 Each
Return/Reversal	\$25 Each

**FEES FOR OTHER SERVICES**

<b>Money Orders</b>	
Customers	\$5 Each
<b>Safe Deposit Boxes:</b> Annual Price + NJ Sales Tax	
2 x 5	\$35 9x 10 \$140
3 x 5	\$45 10 x 10 \$175
5 x 5	\$60 11 x 16 \$200
3 x 10	\$70 Late Fee \$10
5 x 10	\$100 (past due 30 days)
6x 10	\$105 Lost Key \$15
8x 10	\$115 Drilling \$250

\*Not all sizes available at all branches

**SMALL BUSINESS ONLINE BANKING: [www.oceanfirst.com](http://www.oceanfirst.com)**

<b>Online Account Access</b>	Free
<b>Internal Account Transfers</b>	Free
<b>Bill Pay Services</b>	Free
<b>Online Transfers</b>	
Internal Transfers	Free
Inbound Transfers	Free
Standard Outbound	\$5 Each
Next Day Outbound	\$10 Each

**CASH MANAGEMENT SERVICES:**

<b>Onsite Deposit Service</b>	
Implementation fee	\$100 Per workstation
Maintenance fee	\$60 Per month
Deposits	\$1.00 Per deposit
Deposited Item fee	\$0.20 Per item
Scanner	Quoted price
<b>Online Services</b>	
Set Up	\$100
Maintenance	
Analysis Checking	\$50 Per month
Simply Great Business Checking	\$15 Per month
Bill Pay*	\$0.50 Each over 5
ACH File Transmission**	\$100 Per month
ACH Monthly Maintenance	\$25 Per month per account
ACH Item Originated	\$0.18 Per item

Service	Fee
<b>Online Services (Continued)</b>	
NACHA Unauthorized Entry**	\$6 Per item
ACH Notification of Change	\$2 Per item
ACH Returns	\$5 Per item
EFTPS ACH	\$2 Per item
ACH Addenda Report**	\$25 Per month
ACH Debit Block**	\$20 Per month per account
Secure Token - Ordered	\$12 Per token
Secure Token - Maintenance	\$5 Per month
Stop Payment	\$15 Per item
Account Reconciliation	
Maintenance	\$60 Per month
Transaction Fee	\$0.06 Per item
Positive Pay - Check	
Monthly Maintenance	\$60 Per service or \$25 per account
Exception Fee	\$0.20 Per item
Positive Pay - ACH	
Monthly Maintenance	\$75 Per service or \$30 per account
Exception Fee	\$0.50 Per item
Lockbox Services	Custom priced
*Bill Pay is free with a Simply Great Business Checking Account	
** Does not require Online Cash Management Services	
<b>Hard Charges:</b> Refer to Account Related Fees section.	
<b>Account Analysis</b>	
Maintenance	\$25 Per month
Deposits	\$1.00 Per deposit ticket
Deposited Items	\$0.20 Per item
Checks Paid	\$0.20 Per item
ACH Item Received	\$0.18 Per item
<b>Sweep Products</b>	
Set up for target balance under \$50,000	\$50
Sweep Investment Account (minimum target balance: \$25,000)	\$75 Per month
Sweep to Line of Credit	\$75 Per month
Sweep Advantage	\$150 Per month
Zero Balance Account	\$25 Per month
Normal account analysis fees apply	
<b>Deposit Services &amp; Cash Ordering</b>	
Over-the-Counter Rolled Coin	\$3 Per Box
Contracted Cash Services vary based on relationship	
Cash Deposits	\$0.10 per \$100 after 1st \$10,000



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