

ACCOUNT RELATED FEES

Service	Fee
Official Checks	\$10 Each
Bond Coupon Deposit	\$10 Per envelope
Returns	\$15 Per envelope
Visa® Debit Card Services	
Non-OceanFirst ATM*	\$2.50 Per withdrawal
Replacement Card	Free
Expedited Delivery	\$25 Each
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	\$5 Each
	<i>(includes Official Checks and Money Orders)</i>
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>
Insufficient/UCF (Uncollected Funds)	
	<i>(Includes checks, Visa® Check Card transactions, ATM withdrawals, Electronic Funds Transfers, Online Bill Payment, Internal Transfers and Automated Loan Payments. Maximum of 6 NSF fees per day.)</i>
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>

Service	Fee
Legal Actions: levies, subpoenas, etc.	\$125 Per hour
Lost Passbook	Free
No Mail Fee	\$5 Per month
Overdraft Protection Via:	
Transfer of funds from another OceanFirst Account	\$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
Returned Statement	\$5 Per statement
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
ONLINE BANKING: www.oceanfirst.com	
Online Account Access	Free
Internal Account Transfers	Free
Bill Pay Services	Free
Online Transfers	
Internal Transfers	Free
Inbound Transfers	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 Sales Tax
2 x 5	\$35
3 x 5	\$45
5 x 5	\$60
3 x 10	\$70
5 x 10	\$100
6 x 10	\$105
8 x 10	\$115
9 x 10	\$140
10 x 10	\$175
11 x 16	\$200
Late Fee (past due 30 days)	\$10
Lost Key	\$15
Drilling	\$250
Will Review	Free



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Equal Housing Lender

