

## ACCOUNT RELATED FEES

Service	Fee
Official Checks	\$10 Each
Money Orders	\$5 Each
Bond Coupon Deposit	\$10 Per envelope
Returns	\$15 Per envelope
<b>Visa® Debit Card Services</b>	
Non-OceanFirst ATM	\$2.50 Per withdrawal*
Replacement Card	\$5 Each
Expedited Delivery	\$25 Each
International Transaction	1% of total
<b>Checks &amp; Statements</b>	
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
<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	\$5 Each*
	(includes Official Checks and Money Orders)
Deposits/Deposited Items	\$5 Per ticket per item*
Online Bill Pay Draft	\$20 Each*
Statements	\$5 Each*
<b>Escheat Fee</b>	\$100 Each item
<b>Excess Transaction Fee</b>	
Money Market & Savings Accounts	\$15 Each
	(over 6 transactions per statement, not including in-person & ATM transactions)
High Yield Savings Account	\$5 Per transaction
	(over 3 withdrawals or transfers per statement cycle)
<b>Dormant Account</b>	\$15 Per month
	Applies to checking, savings and money market accounts with no activity for prior 24 months.
<b>Phone Payment Processing (Loans)</b>	\$20 Each
<b>Expedited Payoff Quotes</b>	\$15 Each

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

## DIGITAL BANKING

<b>Online &amp; Mobile Account Access</b>	Free
<b>Bill Pay Services</b>	Free
<b>External Transfers</b>	
Inbound	Free
Standard Outbound	Free
Next Day Outbound	\$10 Each

Service	Fee
<b>FEES FOR OTHER SERVICES</b>	
<b>Coin Machine</b>	
Customers	Free
Non-Customers	10% of value counted
<b>Financial Consultation</b>	Free
<b>Money Orders</b>	
Customers	\$5 Each
<b>Notary Service</b>	Free
<b>Safe Deposit Boxes:</b>	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
Not all sizes available at all branches	



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