

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
eStatements	Free
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	
Money Market & Savings Accounts	\$15 Each
<i>(over 6 transactions per statement, not including in-person & ATM transactions) – Currently Suspended</i>	
High Yield Savings Special/+	\$5 Each
<i>(Over 3 withdrawals or transfer per Statement cycle)</i>	
Dormant Account	\$15 Per month
<i>Applies to checking, savings and money market accounts with no activity for the prior 24 months.</i>	

Service	Fee
Phone Payment Processing (Loans)	\$20 Each
Expedited Payoff Quotes	\$15 Each
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.)</i>	
NSF/UCF Fee	\$30 Per Day
Business NSF/UCF Fee	\$38 Per Item
Sustained Overdraft <i>(Business Only)</i>	\$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
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
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

Not all sizes available at all bran



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Regarding Overdrafts and Related Fees

An overdraft occurs when there is not enough money in an account to cover a transaction, but the Bank may pay it anyway. At OceanFirst, an overdraft is paid in two different ways:

1. We have a standard overdraft program that comes with your account.
2. We also offer overdraft plans, such as a link to your savings account, which may be less expensive than our standard overdraft program. To learn more, ask us about these plans. Please contact your local branch or call the Customer Care Center at 888.623.2698.

This notice explains our standard overdraft program for consumer and business accounts.

Consumer Accounts

What is the standard overdraft program that comes with my consumer account?

The Bank may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below*):

- ATM transactions
- Everyday debit card transactions

*To opt-in for ATM and Everyday debit card transactions, please contact your local branch or call the Customer Care Center at 888.623.2698.

The Bank will use discretion to pay overdrafts. This means there is no guarantee that the Bank will always authorize and pay these transactions. If the Bank does not authorize and pay an overdraft, the transaction will be declined, and you may be charged an NSF Fee.

What fees will I be charged if OceanFirst pays my overdraft on my consumer account?

Under the Bank's consumer overdraft program:

- Customers are charged a fee of \$30 each time an overdraft transaction is paid.
- The number of overdraft fees charged for overdrawing an account are limited to 1 per day.

Business Accounts

What is the standard overdraft program that comes with my business account?

The Bank may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ATM transactions
- Everyday debit card transactions

*To opt-out of the business overdraft program, please contact your local branch or call the Customer Care Center at 888.623.2698.

The Bank will use discretion to pay overdrafts. This means there is no guarantee that the Bank will always authorize and pay these transactions. If the Bank does not authorize and pay an overdraft, the transaction will be declined, and you may be charged an NSF Fee.

What fees will I be charged if OceanFirst pays my overdraft on my business account?

Under the Bank's business overdraft program:

- Business customers are charged \$38 each time an overdraft transaction is paid.