

Effective July 1, 2025

Funds Availability Policy

DESCRIPTION OF DEPOSITS	AVAILABILITY OF FUNDS
CHECKING/SAVINGS ACCOUNTS	
Cash, American Express Traveler's Checks, Wire Transfers, Electronic Direct Deposit	The same business day as day of deposit
Cashier's Checks and Teller's Checks, State and Local Government Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Treasury Checks, Certified Checks, Postal Money Orders, checks drawn on OceanFirst Bank (if payable to the same name as title on the account)	The first business day after the deposit
Other Check Deposits	The first business day after depositing funds up to \$275 The second business day after depositing funds up to \$6,725 The fifth business day after deposit the amount greater than \$6,725
SPECIAL RULES FOR NEW CUSTOMERS (Accounts open for less than 30 days and no other OceanFirst accounts open for at least 30 days)	
Cash, American Express Traveler's Checks, Wire Transfers, Electronic Direct Deposit	The same business day as day of deposit
Traveler's Checks, Cashier's Checks, Teller Checks, State and Local Government Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Treasury Checks, Certified Checks and Postal Money Orders	The first business day after deposit funds up to \$6,725 The ninth business day after deposit amount greater than \$6,725
Checks Drawn on OceanFirst Bank	The first business day after the day of deposit
Other Check Deposits	The sixth business day after the day of deposit
CERTIFICATE OF DEPOSIT ACCOUNTS	
Cash, American Express Travelers Checks, Wire Transfers, Electronic Direct Deposits	The same business day as the day of deposit
Cashier's Checks and Teller's Checks, State and Local Government Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Treasury Checks, Certified Checks, Postal Money Orders, checks drawn on OceanFirst Bank and the first \$275 of a day's deposit of other checks (if payable to the same name as title on the account)	The first business day after deposit
Other Check Deposits	The fifth business day after the day of deposit
LONGER DELAYS MAY APPLY See Account Disclosure for More Information	
Under certain circumstances, check deposits may be delayed for a longer period	Generally, no later than the seventh business day after the day of deposit
Electronic Direct Debit	Accounts funded by Electronic Direct Debit from accounts at another institution, or by debit card from an account at another bank, funds availability may be delayed until the seventh day for checking/savings products or thirty days for certificates of deposit.



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Added Electronic Direct Debit