

Account Guide: Business Statement Savings

Basic Terms & Conditions

Account Opening & Usage	Minimum Deposit Needed to Open Account	\$100	
	Monthly Maintenance Fee	\$5	
	Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$250	
	Pays Interest	Yes	

Transaction Limits

During any monthly cycle, you are permitted to make up to six withdrawals or transfers to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, or by check, draft or similar order to a third party. Transfers and withdrawals in excess of the above transaction limits are prohibited by federal law and may result in a per-item charge. This limitation does not apply to in-person and ATM transactions. Additionally, this limitation does not apply to the \$1.00 automatic transfer feature of the SaveFirst account.

Additional Account Support

Premature Account Closing	\$35 plus received cash bonuses	If you close your account within 182 days of opening your account
Coin & Currency	Charges Vary	For special orders of coin or currency
Dormant Account Fees	\$15	Monthly fee after two years with no activity
Interim Statement	\$5	
Levy & Lien Processing	\$125	Per hour
Money Order	\$5	
Bank Check	\$10	For checks payable to a third party
Paper Statement	\$5	
Photocopy Check or Statement	\$5	
Replace ATM Card/Debit Card	\$5	
Research/Reconciliation	\$25	Per hour; one hour minimum
Returned Deposited Item Fee	\$15	Per item
Stop Payment	\$35	Per item
Temporary Checks	\$2	Per 10 checks

Dispute Resolution

If you have a dispute regarding your account or the service you have received, please contact your local branch. We will do everything we can to resolve the issue for you as quickly as possible.

If you have questions or would like more information, please call your local branch or 888.623.2633, or visit our website at www.oceanfirstonline.com.



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