

	Minimum Deposit to Open	Monthly Maintenance Fee	How to Avoid Monthly Maintenance Fee	Minimum Balance to Earn APY ³ and Collect Interest	Paper Statement Fee
Ocean Personal Checking¹	\$20.00	\$15.00	Enrollment in eStatements or \$1,000.00 Average Daily Balance ²	N/A	N/A
Ocean Personal Checking¹ with Student Advantage	\$20.00	None	N/A	N/A	N/A
Ocean Personal Checking¹ with Senior Advantage	\$20.00	None	N/A	N/A	N/A
Ocean Personal Relationship Checking	\$1,000.00	\$15.00	Maintain a \$5,000.00 Average Daily Balance ² or a Combined Average Daily Balance of \$10,000.00 or more in other checking, savings or money market accounts with the same tax ID	None	\$5.00 ⁴
Ocean Personal Money Market	\$2,500.00	\$20.00	Maintain a \$2,500.00 Average Daily Balance ²	\$2,500.00	\$5.00 ⁴
Ocean Personal Savings⁵	\$250.00	\$5.00	Maintain a \$250.00 Average Daily Balance ²	None	\$5.00 ⁴
Ocean Personal Savings⁵ for Young Savers	None	None	N/A	None	\$5.00 ⁴

Schedule of Fees & Service Charges

Account Reconciliation (Per Hour)	\$25.00
Affidavit Letter (Each Letter)	\$5.00
ATM Fees - Non-Proprietary:	
ATM INQ Fee (ATM Inquiry Fee - Each Item)	\$1.00
ATM W/D Fee (ATM Withdrawal Fee - Each Item)	\$1.00
ATM TRF Fee (ATM Transfer Fee - Each Item)	\$1.00
ATM POS Fee (Point of Sale - Each PIN Based Transaction)	\$1.00
CIRRUS Network:	
ATM W/D Fee:	
(Each Domestic ATM Withdrawal Transaction)	\$1.50
(Each International ATM Withdrawal Transaction)	\$1.00
Publix PRESTO! ATMs	No Charge

Debit Card International Transactions:

C/C Fee (Currency Conversion Fee - Each Transaction).....	0.20%
C/B Fee (Crossborder Transaction Fee - Each Transaction).....	0.90%
Debit Card Express Delivery Fee	\$50.00
Automatic/Sweep Transfer	No Charge
Balance Inquiry (Each Inquiry at Branch)	\$1.00
Bill Payment Service (Each Item):	
Bill Payment Service (Manual)	\$10.00
Bill Payment Online Expedite Fee ⁶	\$9.95
Bond Collections	No Charge
Bulk Deposit Processing	\$15.00
Cashier's Checks (Each Item):	
Customer	\$10.00
Non-Customer - Exchange	\$25.00
Chargeback (Each Deposited Item)	\$12.00
Coin Rolls.....	\$.10 roll
Counter Documents	1 Free, 5 for \$2.50
Coupon Collections	No Charge
Courier Fees	Rates Vary
Cut off Statement (Each Statement)	\$5.00
Document Photocopy (Each Page)	\$2.00
Dormant Account Fee (Accounts without activity for a period of 2 years)	
Per Month	\$20.00
Draft in Foreign Currency	\$15.00
Foreign Currency Fees:	
Foreign Currency Exchange (\$500.00 or less).....	\$5.00
Foreign Currency Exchange (Greater than \$500.00)	\$10.00
Garnishment on Account	\$125.00
IRA Closing or Transfer	\$20.00
IRS Levies	\$100.00
Mail:	
Hold Mail Fee (Per Cycle)	\$15.00
Returned Mail Fee (Per Month)	\$12.00
Merchant Card Services	Rates Vary
Money Order Charge (Each Time)	\$5.00
Night Depository:	
Processing	No Charge
Key	\$5.00
NSF Funds:	
Paid Item Fee ⁷ (Each Paid Non-Sufficient Funds Item)	\$35.00
Returned Item Fee ⁷ (Each Returned Non-Sufficient Funds Item)	\$35.00
Notary Services (Bank Customers Only)	No Charge
Overdraft Interest ⁷ (Daily)	17.65%
Redeposit Returned Item - Business (Each Item)	\$5.00
Repurchase Agreement (Per Month)	\$100.00

Research	\$25.00/hr
Copies of Checks (Per Page)	\$3.00 each
Safe Deposit Box:	
Drilling	\$200.00
Lost Key	\$45.00
Safe Deposit Box Rental Fees (Annual Rental):	
3" x 5"	\$25.00
3" x 10"	\$55.00
5" x 5"	\$65.00
5" x 10"	\$85.00
10" x 10"	\$175.00
Statements:	
eStatements	No Charge
Statement – Paper (Each Statement Period)	\$5.00
Statement Copy	\$5.00
Statement Printout - At Branch (Each Time)	\$6.00
Stop Payment Fee - Effective for up to 6 months (Each Item)	\$32.00
Strapped Bills (Each Strap)	\$.50
UNC Funds:	
Paid Item Fee (Each Paid Uncollected Funds Item)	\$21.00
Returned Item Fee ⁷ (Each Returned Uncollected Funds Item)	\$35.00
Wire Transfer Fee (Each Item):	
Incoming (Domestic and Foreign)	\$10.00
Outgoing Domestic	\$30.00
Outgoing Foreign	\$50.00
Wire Transfer Fee (Each Item via Fax or Email):	
Outgoing Domestic	\$50.00
Outgoing Foreign	\$100.00
Wire Transfer Fee (Each Item via Online Banking and Mobile Banking):	
Outgoing Domestic	\$25.00
Outgoing Foreign ⁸	\$40.00
Wire Transfer Other Fee (Each Item going out of the United States in U.S. Currency)	
Outgoing Foreign Personal Wire for Third Party Intermediary Bank Fee	\$19.00
Wire Transfer Tracers (Each Item, plus any applicable fees from Corresponding Banks)	\$25.00

¹ The base account is considered a lifecycle account with advantages for minors, students and seniors based on the primary account holder's birthdate.

Minors - Account holders ages 13-17: Adult co-owner required, eStatements only - account is automatically enrolled in eStatements, no monthly maintenance fee and no Ocean Bank transaction fees at non-proprietary ATMs.

Students - Account holders ages 18-24: Adult co-owner is not required, eStatements only - account is automatically enrolled in eStatements, no monthly maintenance fee and no Ocean Bank transaction fees at non-proprietary ATMs.

Seniors - Account holders age 55 and above: No monthly maintenance fee and free check orders when placing the order with your account officer.

² The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

³ (APY) Annual Percentage Yield.

⁴ To avoid the paper statement fee, you must enroll to receive eStatements.

⁵ The base account is considered a lifecycle account with advantages for minors based on the primary account holder's birthdate.

Minors: Account holders ages 17 and younger: Adult co-owner required, no minimum deposit to open and no monthly maintenance fee.

⁶ There is no cost for the Online Banking Bill Payment Service, only an expedite payment fee, if you choose to expedite your payment.

⁷ Fee is imposed for overdrafts created by check, in-person withdrawal, or other electronic means, as applicable.

⁸ Via Online Banking and Mobile Banking, Outgoing Wire Transfers going out of the United States can only be processed in U.S. currency.