

	Minimum Deposit to Open	Monthly Maintenance Fee	How to Avoid Monthly Maintenance Fee	Minimum Balance to Earn APY ¹ and Collect Interest	Paper Statement Fee	Cost Per Item
Ocean Business Checking	\$100.00	\$15.00	Enrollment in eStatements and maintain a \$2,500.00 Average Daily Balance ²	N/A	N/A	No Charge
Ocean Community Checking^{3, 4}	\$100.00	\$15.00	Maintain a \$1,000.00 Average Daily Balance ²	N/A	N/A	No Charge
Ocean Business Relationship Checking (with Account Analysis)^{4, 5}	\$1,000.00	\$20.00	\$5,000.00 Average Daily Balance ² or a Combined Average Daily Balance of \$10,000 or more in other checking, savings and money market accounts with the same tax ID	None	\$5.00 ⁶	\$0.30 Deposit Slip \$0.15 Check Paid \$0.11 Deposited Item
Ocean Business Money Market	\$2,500.00	\$20.00	Maintain a \$5,000.00 Average Daily Balance ²	\$2,500.00	\$5.00 ⁶	\$10.00 Each Excessive Transaction ⁷
Ocean Business Savings	\$250.00	\$5.00	Maintain a \$250.00 Average Daily Balance ²	None	N/A	\$5.00 Each Excessive Transaction ⁷

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 ⁸	\$9.95
Bond Collections	No Charge
Bulk Deposit Processing	\$15.00
Cashier's Checks (Each Item):	
Customer	\$10.00
Non-Customer - Exchange	\$25.00
Coin Rolls	\$.10 per 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
Excessive Transaction Fee ⁷ (Each Item Above Limit):	
Money Market Accounts	\$10.00
Savings Accounts	\$5.00
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 ⁹ (Each Paid Non-Sufficient Funds Item)	\$35.00
Returned Item Fee ⁹ (Each Returned Non-Sufficient Funds Item)	\$35.00
Notary Services (Bank Customers Only)	No Charge
Overdraft Interest ⁹ (Daily)	17.65%
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 ⁹ (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 ¹⁰	\$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
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Wire Transfer Tracers (Each Item, plus any applicable fees from Corresponding Banks) \$25.00

¹ (APY) Annual Percentage Yield.

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 Available to sole proprietors and non-profits.

⁴ Earnings Credit: This account features an Earnings Credit which is applied to reduce or eliminate fees on the account. If the Earnings Credit exceeds the fees for any period, you will be assessed no fee, but you will not be paid, carry forward or otherwise receive credit for any excess Earnings Credit. The Earnings Credit is calculated by applying the periodic Earnings Credit rate to the average daily investable balance in the account for the period. The periodic Earnings Credit rate may change at any time. The average daily investable balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle. The investable balance is the average daily balance less the current reserve requirement of 10 percent. Please call Customer Service at 305-569-5000 or 1-844-OCEANU (1-844-623-2648) for the current Earnings Credit rate.

⁵ Certificates of Deposit, IRAs and loan balances will not be included.

⁶ To avoid the paper statement fee, you must enroll to receive eStatements.

⁷ Excessive Transaction – Transfers or withdrawals to another account or to third parties done in-person at a branch, by mail, by preauthorized, automatic, telephone, ATM/ITM, or computer transfer (Bill payment, Online and Mobile Banking) or by check, debit card, automated clearing house (ACH) or similar order that exceed the limit of six per month. See Your Deposit Account Terms & Conditions for more details.

⁸ There is no cost for the Online Banking Bill Payment Service, only an expedite payment fee, if you choose to expedite your payment.

⁹ Fee is imposed for overdrafts created by check, in-person withdrawal, or other electronic means, as applicable.

¹⁰ Via Online Banking and Mobile Banking, Outgoing Wire Transfers going out of the United States can only be processed in U.S. currency.