

Telephone Banking

305-448-2265 or 1-877-688-2265

Automated service is available in English and Spanish, 24 hours a day, every day of the year

Call us from a landline or mobile phone to:

- Get account balances and recent transactions
- Place stop payments
- Reorder checks
- Report a lost or stolen Debit Mastercard®
- Find a branch or ATM

Telephone Banking is available with Checking, Savings and Money Market accounts. Some features are available with CDs and Loans; call Customer Service for details.

Customer Service

8am - 6pm ET Monday through Friday

305-569-5000 or 1-844-OCEAN4U (623-2648)

Text Banking

Use the text feature on your mobile phone to get information about your account. Ocean Bank does not charge for Text Banking and it's free¹ to enroll and use; however, your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for message and data use charges.

Text Banking is available with Checking, Savings, CDs and Money Market accounts. Some features are available with Loans; call Customer Service for details.

If you have one of these mobile carriers, you can use Text Banking:

- AT&T
- Verizon
- T-Mobile
- Cricket
- Virgin Mobile
- Boost

(continued)

Text Banking

Get Started

You must be enrolled in Online Banking to use Text Banking.

If you are not enrolled in Online Banking, visit www.oceanbank.com on your computer to enroll.

Sign into Online Banking and register your mobile phone number for Text Banking by following these steps:

1. Select "Accounts"
2. Select "Additional Services"
3. Select "Text Banking" and follow the prompts to register your mobile phone number

How To Use Text Banking

1. Open the text app on your mobile phone
2. Enter 305-220-4428
3. Enter one of the commands below

bal	Get the balance on your checking or savings account
bal <nickname>	If you created nicknames for your accounts, you can use them with the "bal" command to get the balance of a specific account. For example, if you nicknamed your checking account Main you could text "bal Main" to get the balance for that account.
bal all	Get the available balances for all of your accounts.
hist	View the history of the last 5 transactions in your primary checking or savings account.
hist <nickname>	If you created nicknames for your accounts, you can use them with the "hist" command to find the transaction history of a specific account. For example, if you nicknamed your checking account Main you could text "hist Main" to get the last 5 transactions for that account.
more	View the next 5 transactions.
nick	View a list of the nicknames for all of your accounts.
tran	Transfer money between your eligible Ocean Bank accounts.
help	See a list of all Text Banking commands.
stop	Unsubscribe the mobile device from Text Banking.

Text Banking FAQ	
What is Text Banking?	Text Banking is an easy, fast and secure way to bank using texting capabilities on your mobile phone. With Text Banking, you can find account balances, transaction history and transfer money between your eligible Ocean Bank accounts.
Is Text Banking free?	Text Banking is free ¹ to enroll and use, however, your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for message and data use charges.
Do I need to create short nicknames to use with Text Banking?	While not required, creating short nicknames for your accounts makes it a lot easier to use Text Banking, especially if you have more than one account with Ocean Bank.
Are Text Banking commands case sensitive?	No. For instance, if you want to find out your account balance, you can text "BAL", "Bal" or "bal".
Is Text Banking secure?	Text Banking does not provide confidential information, such as account numbers, passwords or PINs. Information you request via Text Banking will remain in your mobile phone's text messaging history until you delete it. You are reminded to secure your mobile phone, and we recommend you lock your phone when not in use.
How can I remove a phone from Text Banking?	There are two ways you can remove a phone from Text Banking: 1. Text "stop" to 305-220-4428 2. Sign into Online Banking or the Mobile Banking app Select "Accounts" Select "Additional Services" Select "Text Banking" Select "Delete" for the phone number you want to remove
Text banking is only available in English on U.S. mobile phone numbers.	

ATM Banking

Handle routine banking anytime at an ATM located at an Ocean Bank branch or Publix.

- Deposit cash and checks²
- Get cash
- Check account balance
- Transfer funds to another eligible Ocean Bank account
- Change your PIN²

Use your Debit Mastercard® with no surcharge fees at any Ocean Bank and Publix *Presto!* ATM.

Find an Ocean Bank ATM > <https://www.oceanbank.com>

Find a Publix *Presto!* ATM > <https://pages.publix.com/presto-customer>

Ocean Bank ATM services are available in English and Spanish.

ITM Banking (Interactive Teller Machine)

Handle routine banking at an ITM located at an Ocean Bank branch from Monday to Friday during branch hours. Speak to a Teller for personalized service.

- Deposit cash and checks
- Get cash
- Check account balance
- Transfer funds to another eligible Ocean Bank account
- Make loan payments

Use your Debit Mastercard® with no surcharge fees at any Ocean Bank ITM.

Find an Ocean Bank ITM > <https://www.oceanbank.com>

Ocean Bank ITM services are available in English and Spanish.

¹ Account related fees and restrictions may apply. Please refer to the Schedule of Fees and Service Charges.

² This service is not available at Publix *Presto!* ATMs.