Maher Christopher Form 4 January 25, 2018

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number: 3235-0287

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005 Estimated average

OMB APPROVAL

Form 4 or Form 5 obligations may continue.

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

burden hours per response... 0.5

See Instruction 1(b).

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person * Maher Christopher			Symbol	Name and			5. Relationship of Reporting Person(s) to Issuer				
	[OCFC]		(1 (0		0111	(Check all applicable)					
(Last) 975 HOOPE	(N			Earliest Tr Day/Year) 018	ansaction			X Director 10% Owner Selection Other (specify below) Other (specify below)			
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					Chairman, President and CEO						
	(Street)	4. If Amendment, Date Original Filed(Month/Day/Year)						6. Individual or Joint/Group Filing(Check Applicable Line)			
	T HCG(WIOI	itii/Day/Tear	,			_X_ Form filed by One Reporting Person					
TOMS RIV					Form filed by More than One Reporting Person						
(City)	(State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									lly Owned	
1.Title of Security (Instr. 3)	2. Transaction I (Month/Day/Ye	eemed ion Date, if n/Day/Year)	3. Transaction Code (Instr. 8)	4. Securition(A) or Dis (D) (Instr. 3, 4	sposed	of	5. Amount of Securities Beneficially Owned	(D) or B	7. Nature of Indirect Beneficial Ownership		
		(1120111				(A) or		Following Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	(Instr. 4)	
Common				Code V	Amount	(D)	Price	(moure and 1)			
Stock	01/24/2018			A	15,055	A	\$ 0	62,346	D (1)		
Common Stock	01/24/2018			A	22,809	A	\$0	85,155	D (2)		
Common Stock								6,681	I	By 401(k) Plan (3)	
Common								1 401	ī	By ESOP	

1,401

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

(3)

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transact Code (Instr. 8)	ransactionDerivative ode Securities		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		
				Code V	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 27.4	01/24/2018		A		25,275		03/01/2019	01/24/2028	Common Stock	25,275
Stock Option (right to buy)	\$ 14.55							06/17/2014	06/17/2023	Common Stock	9,000
Stock Option (right to buy)	\$ 17.75							03/01/2015	03/19/2024	Common Stock	36,000
Stock Option (right to buy)	\$ 17.37							03/01/2016	03/18/2025	Common Stock	59,544
Stock Option (right to buy)	\$ 17.28							03/01/2017	03/16/2026	Common Stock	99,460
Stock Option (right to buy)	\$ 29.01							03/01/2018	03/15/2027	Common Stock	73,400

Reporting Owners

Reporting Owner Name / Address Relationships

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Director 10% Owner Officer Other

Maher Christopher

975 HOOPER AVENUE X Chairman, President and CEO

TOMS RIVER, NJ 08754

Signatures

/s/ Steven J. Tsimbinos, Power of Attorney 01/25/2018

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Restricted shares awarded. Such shares vest in five equal annual installments beginning on March 1, 2019. Total includes other restricted shares that vest in the future.
- One third of such shares vest on each of March 1, 2019, 2020, and 2021 at approximately 60% or approximately 80% to 100% depending on the attainment of defined performance criteria for each of the calendar years ended 2018, 2019, and 2020, or are forfeited if threshold performance is not met. Total includes other restricted shares that vest in the future.
- (3) This form reflects increases in beneficial ownership resulting from exempt acquisitions pursuant to Rule 16b-3(c).
- (4) Options vest in five equal annual installments beginning on the date first exercisable.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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