



Bank on St. Petersburg Participating Financial Institution Product Characteristics



	Bank of America	Bay Cities Bank	Cornerstone Community Bank	Eastern Financial Florida Credit Union (a Division of Space Coast)	First Community Bank of America	Florida Central Credit Union	Grow Financial Federal Credit Union	GTE Federal Credit Union	Pinellas Federal Credit Union	Raymond James Bank	Regions Bank	Suncoast Schools Federal Credit Union	SunTrust Bank
Name of Account	MyAccess® checking account	Regular Checking	Foundation Checking	Free Checking	Community Benefit Checking	Free Checking	Grow Community Checking	Free Checking	First Step Checking	Simply Checking	Life Green Free Checking	Smart Checking	Free Checking
Opening Deposit	\$25	\$100.00	\$100.00	\$5.00	\$50.00	\$30.00 - \$5.00 to savings/\$25.00 to checking	\$5.00 minimum deposit required upon opening / \$5.00 new account fee waived	\$1 Minimum / Must also open a savings account with a \$5 minimum	\$0 to Checking, must deposit \$25.00 membership fee to savings	None with Direct Deposit	\$50	\$0.00 (Suncoast Schools FCU requires a \$25.00 membership share to be deposited in a savings account)	\$0
Minimum Balance	\$0	None	\$500.00	\$0.00	\$0.00	None with Direct Deposit	\$0	\$0	\$0	None	None	\$0	\$0
Monthly Maintenance Fee	\$8.95 or no monthly maintenance fee with Direct Deposit or an average daily balance of at least \$1,500	None	\$10.00	\$0.00	\$0.00	None with Direct Deposit	None for first 12 months	\$0	\$0	\$5.00	None	\$0	\$0
ATM Charges:													
Within Network	\$0 for withdrawals, deposits and balance inquiries	\$0	\$0	\$1.00	\$0.00	No Charge – Credit Union owned, Presto, CO-op and CU24/CU Here ATMs.	\$0	\$0 (GTE FCU and CO-OP)	\$0	\$0	\$0	\$0	\$0
Out-of-network charged by this institution	\$2 for ATM transactions in the U.S.	\$0 and will reimburse charge from other institution	\$1.50	\$1.00	\$2.00	\$2.00	\$2.00	\$5.00/ no surcharge (Presto!) \$1.00/ plus surcharge (Visa/ MasterCard/ Cirrus/ Star)	\$1.00	\$1.50	\$2.00	\$1.00	\$2.00
Availability of direct deposit	Yes (preferred)	Yes	Yes	Yes	Yes	Yes (encouraged)	Not required but encouraged	Yes	Yes	Yes	Yes	Yes	Yes
Availability / cost of debit card	Yes	Yes/No charge/rewards included	Yes/ No Cost	Yes/ No Cost	ATM Card may be issued at the time of account opening at no cost. The customer must maintain 6 months of positive banking history with First Community Bank of America to Obtain a Debit Card. There is no cost for the card issuance.	Yes/ No Cost	Upon review may require financial training certificate if prior bank charge offs show on credit bureau	Yes/ No Cost	Yes, Restrictions may apply/ Free	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost
Can a new Bank on St. Petersburg customer open an account online	Yes	No	No	No	No	Yes – www.floridacentralcu.com	No	Yes	No	No	Yes	Not at this time but in the near future	No
Availability / cost of online banking	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost
Availability / cost of online bill pay	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost	Yes/ \$5.95 per month	Yes/ \$5.95 per month	Yes/ No Cost	Yes/ No Cost	Yes/ No Cost
Acceptance of alternative ID (non-U.S. government IDs)	Yes	No	Case by Case	None	Primary Identification: Drivers License with a current expiration date/ State ID Card with a current expiration date/ Military Identification Card/ Military Dependent Identification Card/ Passport (non-USA citizen only). No alternative forms of ID are acceptable.	Ok as second form of ID	See Grow for details	We will accept a valid passport from any country to open an account - but a driver's license or state ID must be from the U.S. or a U.S. Territory.	No	No	Yes	No	No
Availability / cost of printed checks	Yes, cost varies	First order of basic checks free	\$15.00	\$15.30	The first standard check order is free. Price for additional standard check order is approximately \$14.00	Available as low as \$17.86	First order free	Yes/ First box free	Yes	Available, first order of standard checks free; future order cost depends on style chosen	\$18.00	Yes/ 1 box free per year (Exclusive Suncoast Style)	First Small Set Free
Cost of money orders	\$5 if customer/ \$10 if non-customer	N/A	\$5.00	\$2.50	\$4.00	Available at \$1.00 each	\$2.00	\$1	\$1.00	N/A		12 per day free - there after \$1.00 each	\$5.00
Cost of cashier's checks	\$7 if customer/ \$17 if non-customer	\$5.00	\$7.00	\$3.50	\$5.00	Available at \$2.00 each	\$3.00	\$3	One official check free per day	1 free per month	\$7.00	1 per day free- there after \$2.00 each	\$8.00
Availability / cost of outgoing foreign wire transfers	\$45 US currency/ \$35 Foreign Currency	Yes/\$50.00	\$20.00	Yes/ \$30.00	Yes/ \$20 for domestic outgoing/ \$45 for international outgoing/ \$12 for domestic incoming	Available at \$18.00 each	Yes/ \$40.00	Yes/ \$50 international	Yes/ \$40.00	Available; \$50 foreign outgoing \$35 foreign incoming	\$19.00	Yes/ Domestic \$12.00/International \$35.00	Yes/ \$50.00
Financial Incentives for completing financial education	N/A	N/A	N/A	\$5.00 Deposit to Savings	N/A	N/A	Conversion to Grow Regular or Starter checking which has additional features such as Courtesy Pay and a higher limit on debit transactions.	N/A	N/A	N/A	N/A	N/A	N/A
Second Chance Program	Not opening accounts for consumers with history of Fraud. Standard ChexSystems criteria applied.	If customer completes the education program Bay Cities Bank would open an account for the customer. We would monitor the account and would have to close the account on customers second overdraft.	Review on a case by case basis with manager approval	Chexsystems with Retail Indicator less than \$50 and balances owed less than \$500 but more than a year old. If issues with Chexsystems are large the worst case would be to open a savings account for at least a six month period.	Customer must provide their financial education certificate and if a report is filed with ChexSystems indicating a balance owed at another financial institution, the customer must show evidence the account has been paid in full.	N/A	Participants who do not meet certain criteria based on a review of the credit bureau can still qualify for the checking account but may only be offered an ATM card at the time of account opening. Account will be reviewed after six months and if no NSF activities and the account has remained in good standing over that 6 month period a Debit card will be issued. A branch employee will contact the member after six months to set up a review appointment to all participants in the program to determine if based on account activity further products and services can be offered at this time as well as assistance with further financial education.	We do not have a program at this time.	Credit Reports will be pulled on all new accounts. Scores below 575 can open a savings account only. After handles satisfactorily for 6 months, full services offered.	Potential clients with ChexSystems history of Account Abuse/NSF Activity will be permitted to open a savings account with an ATM card. If the Money Smart program is completed, client with ChexSystems history will be permitted to open a checking account. An account cannot be opened if Fraud is reported on ChexSystems.	As part of the Bank on St. Pete program, Regions will open an account for a customer even if they have a Chexsystem report, providing they have finished the financial education classes.	All accounts require a credit check, if a credit score is less than 530 we will run it through Deposit Shield for approval. If not approved we will open a savings account and may consider opening a checking account after 6 months.	If client is unable to pass Chexsystems at account opening time then client will need to provide completion certificate from attending Bank on St.Petersburg class.
NSF Fee Schedule & Waiver Policy	\$35 for each check or other item. For overdraft items, if we determine account is overdrawn by a total amount less than \$5 after we finish processing for that day, a reduced fee of \$10 is charged for each overdraft item that day. If any item is returned unpaid, our standard \$35 NSF Returned Item Fee applies. No more than 10 items charged each day. See Personal Schedule of Fees for details.	1st NSF fee waived per calendar year.	1st Waived / \$32.00 NSF	The fee is \$30.00 per item. Can use savings as OD Protection. Waiving of fee is manager's discretion.	First NSF Fee is Waived. \$32 per check.	The Non-Sufficient Funds (NSF) and Paid NSF fee is \$30.00	Normal fees apply under this program, first NSF on this account can be reviewed and considered for refund upon member request.	NSF/ Returned Items/ Courtest Pay/ Stop Payment Fee is \$29.00. Non-Sufficient Funds (NSF) waivers are granted on a case-by-case basis.	1 NSF courtesy refund per year/ others \$25	Overdrafts of less than \$500 are paid provided a clear deposit is made by 2:00 pm the day of the overdraft. The first non sufficient (returned) funds or overdraft item in a twelve month period is processed without service charge. Subsequent occurrences carry a \$30 fee. Stop Payment fee is \$30	The first NSF fee incurred is waived. Any fees after this, providing they are not a bank error, will be on an escalating scale: fees 2-3 \$33.00 fees 4th and subsequent \$35.00. Of course if the fee is due to a bank error Regions will refund in full.	Suncoast will consider reversing 1 NSF fee as a one time courtesy	Very first NSF item \$25 fee all others \$36
Bank on St. Petersburg Participating Branches	Please Visit www.bankonstpete.org or call 2-1-1												

Note: All products, policies, and services of financial institutions are subject to change.