



**Bank on St. Petersburg
Product Profile**

First Bank

Name of Account:	Free Checking or Value Checking
Opening Deposit:	\$100.00
Minimum Balance:	None
Monthly Maintenance Fee:	Free checking - .00; Value checking \$5.00 Monthly fee without direct deposit; .00 with D/D
ATM Charges:	
Within Network:	None
Out-of-network charged by this institution:	\$2.00
Availability of direct deposit:	Yes
Availability / cost of debit card:	Yes, after 6 months of account in good Standing / no fee
Can a new Bank on St. Petersburg customer open an account online:	No
Availability / cost of online banking:	Available immediately / Free
Availability / cost of online bill pay:	Available immediately / Free
Acceptance of alternative ID (non-U.S. government IDs):	
	<ul style="list-style-type: none">• Unexpired US State ID• US Military ID• Resident Alien Card• Passport• Matricula Card• US Visa Border Crossing Card



Availability / cost of printed checks: Varies based upon selection

Cost of money orders: \$5.00

Cost of cashier's checks: \$7.00

Availability / cost of outgoing foreign wire transfers: Yes – International wires are 50.00. We offer other solutions to get money to foreign countries at less costs.

Financial Incentives for completing financial education: After 6 months of the account in good standing, the client receives his/her original certification tuition fee direct deposited into their First Bank account. There is no incentive if they choose to bank at another financial institution.

Second Chance Program: Bank on participants can attend a program sponsored financial education class provided by a Bank on community partner or they can take First Bank's Checking Network USA online or onsite classroom instruction, the details of this program are as follows:

BASIC STUDENT REQUIREMENTS

Online Participation Requirements: fee for instruction is \$60; after 6 months of the account being in good standing, the client receives his/her original certification tuition fee direct deposited into their First Bank account. There is no refund of the fee if they choose to bank at another financial institution.

To participate in First Bank's Checking Network USA online instruction, certification and checking account access program you must:

- Have access to the internet and a personal email address.
- Obtain a copy of your ChexSystems report (if applicable). Please click the [Consumer Reporting Agencies](#) link to learn more.
- Read and accept our [Terms of Use](#) and [Privacy Policy](#).
- Complete a financial skills assessment questionnaire.
- Agree to participate in quarterly evaluations and account monitoring for a year after opening your checking account through this program.
- Pay off any account balances owed to all financial institutions prior to completing your online course instruction. You will not be able to open an account until payment of outstanding account balances has been proven.
- Actively participate in all education sessions and pass a competency exam.



Onsite Classroom Participation Requirements: fee for instruction is \$45; after 6 months of the account being in good standing, the client receives his/her original certification tuition fee direct deposited into their First Bank account. There is no refund of the fee if they choose to bank at another financial institution.

To participate in First Bank's Checking Network USA onsite classroom instruction, certification and checking account access program you must:

- Have a valid form of identification with a photo.
- Obtain a copy of your ChexSystems report prior to your registration and bring it to your class session. Please click the [Consumer Reporting Agencies](#) link to learn more.
- Read and accept our [Terms of Use](#) and [Privacy Policy](#).
- Complete a financial skills assessment questionnaire.
- Agree to participate in quarterly evaluations and account monitoring for a year after opening your checking account through this program.
- Pay off any account balances owed to all financial institutions prior to your registration. You will not be able to open an account until payment of outstanding account balances has been proven.
- Complete a financial skills assessment questionnaire, actively participate in class activities, and pass a competency exam.

Important Notice: Anyone whose bank account was closed for fraud or suspected fraud is not eligible to participate in either First Bank's Checking Network USA online or onsite classroom instruction, certification and checking account access programs. There will be no refunds given if you take either of these courses and cannot open a checking account because of fraud or suspected fraud.

NSF Fee Schedule & Waiver Policy: NSF fee – \$35.00, It is our policy to charge this fee any time a transaction results in a negative account balance.

Bank on St. Petersburg Participating Branches:

Plaza Branch – 111 2nd Ave NE, Suite 211, St. Pete, Fl. 33701

Manager – Kathy Carlson

Ph# 727- 896-1641

Pasadena Branch – 6850 Central Ave., St. Pete, Fl. 33707

Manager – Terry Lorenz

Ph# 727- 344-2741

Foreign language - Spanish



Kenneth City – 5825 54th Ave North, Kenneth City, Fl. 33709

Manager – Dick Hillier

Ph# 727-541-3416

Foreign language - Greek

Pinellas Park – 7600 US Hwy 19 N, Pinellas Park, Fl. 33781

Manager – Dick Hillier

Ph# 727-541-6500

MAIN CONTACTS FOR MORE INFORMATION:

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NOTE: All products, policies, services and fee are subject to change