

WHY PAY FOR YOUR OWN MONEY?

Don't spend another penny on check cashing or other fees when you can put that money to use in your new checking account or savings account with **Bank on St. Pete (BOSP)**.

Some BOSP accounts feature:

- no or low minimum opening balances
- no or low maintenance fees
- no minimum monthly balances
- direct deposit of paychecks or monthly benefit checks
- free debit cards
- online banking

Plus, your money is always available, it's easy to access, is insured and safe from theft or natural disasters.

So, save the time and money you're spending at the check casher when you could be enjoying the financial freedom offered with a bank account from **Bank on St. Pete**.

BANK ON ST. PETE PROJECT PARTNERS

The City of St. Petersburg

Wealth Building Coalition/
Pinellas Prosperity Campaign

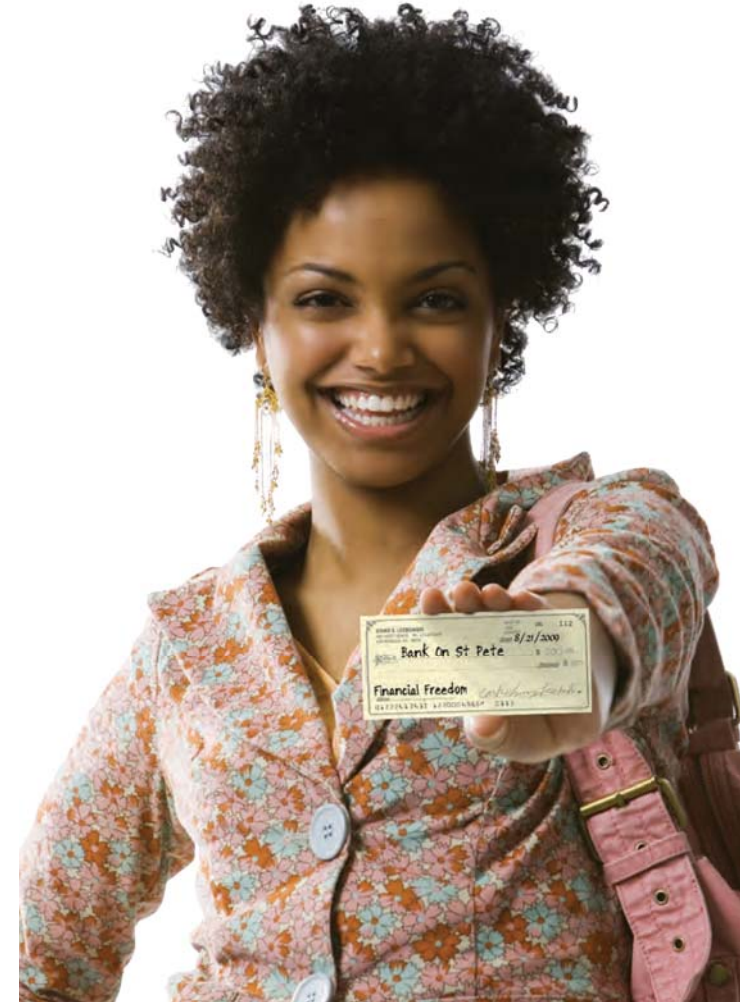
Project Prosper

Federal Deposit Insurance Corporation (FDIC)

Federal Reserve Bank of Atlanta

Visit www.BankOnStPete.org or call 2-1-1 for a list of community non-profit partners who can help you get started on the road to financial freedom.

DON'T HAVE A BANK ACCOUNT?



Stop paying for your own money

Make the most of your financial future by opening a checking or savings account with

www.BankOnStPete.org
or call 2-1-1



www.BankOnStPete.org



OPENING YOUR NEW ACCOUNT

- 1 Find a participating bank or credit union at www.BankOnStPete.org, look for the **Bank on St. Pete** logo at your neighborhood branch, or call 2-1-1 for more information.
- 2 Bring a photo ID (driver's license, state ID card, passport, etc.) as well as a second form of ID, such as a utility bill with you. Because some checking and savings accounts earn interest, you also need your Social Security number or an Individual Taxpayer Identification Number.
- 3 Ask about the products available through **Bank on St. Pete**. Our partners have special programs designed just for you and are willing to answer questions and help open the account that works best for you.
- 4 See if your bank or credit union offers classes to help you learn about managing your money and getting the most from your new account.



Getting started on the road to financial freedom is as easy as dialing 2-1-1 or visiting www.BankOnStPete.org
EVERYONE IS WELCOME

OUR BANK ON ST. PETE PARTNERS ARE HERE FOR YOU

Bank on St. Pete has partnered with 14 banks and credit unions all over the city to help you open your own bank account. Our partners are:

Bank of America

Bay Cities Bank

Cornerstone Community Bank

Eastern Financial Florida Credit Union
(a Division of Space Coast Credit Union)

First Community Bank of America

Florida Central Credit Union

Grow Financial Federal Credit Union

GTE Federal Credit Union

Pinellas Federal Credit Union

Suncoast Schools Federal Credit Union

SunTrust Bank

Raymond James Bank

Regions Bank

Wachovia

HAVE A TROUBLED BANKING PAST?

If you've had a bank account closed or bounced checks more than six months ago, you may still be eligible for a BOSP account*. Our partner financial institutions have some tips to help you on the road to financial success:

- Write down every check or debit card transaction in your check register
- Enroll in direct deposit so your paycheck or monthly benefit check goes straight into your account
- Sign up for online banking, including automatic bill pay— it's easy to use, keeps track of your transactions and helps avoid late fees
- Read your statements & balance your checkbook to prevent errors
- Keep track of how much money you have in your account. Check, debit, ATM and online banking transactions that exceed your bank balance can result in costly overdraft fees
- Avoid ATM fees by using only ATMs provided by your bank or credit union
- Keep your PIN a secret
- Don't sign blank checks or let anyone else use them

Visit www.BankOnStPete.org or call 2-1-1 for a list of partner banks or credit unions to find out specific account features and about participating non-profit agencies to help with your financial education.

* You may be required to attend financial education classes in order to qualify / maintain new accounts.

