



**Bank on St. Petersburg
Product Profile**

Bay Cities Bank

Name of Account:	Regular Checking
Opening Deposit:	\$100.00
Minimum Balance:	None
Monthly Maintenance Fee:	None
ATM Charges:	
Within Network:	-0-
Out-of-network charged by this institution:	-0- and will reimburse charge from other institution
Availability of direct deposit:	Yes
Availability / cost of debit card:	Yes/No charge/rewards included
Can a new Bank on St. Petersburg customer open an account online:	No
Availability / cost of online banking:	Yes/-0-
Availability / cost of online bill pay:	Yes/-0-
Acceptance of alternative ID (non-U.S. government IDs):	No
Availability / cost of printed checks:	First order of basic checks free
Cost of money orders:	N/A
Cost of cashier's checks:	\$5.00



Availability / cost of outgoing foreign wire transfers: Yes/\$50.00

Financial Incentives for completing financial education: N/A

Second Chance Program: 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.

NSF Fee Schedule & Waiver Policy: 1st NSF fee waived per calendar year.

Bank on St. Petersburg Participating Branches:

4845 4th Street North
St. Petersburg, FL 33703
727.528.4080

Hours of Operation:

Lobby: M - Th 9am – 4pm F 9am - 5pm

Drive-through: M-Th 8am - 5pm F 8am - 6pm

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