



**Bank on St. Petersburg
Product Profile**

Chase

Name of Account:	Chase Total Checking SM or Chase Access Checking SM
Opening Deposit:	\$25.00
Minimum Balance:	\$0, but account closes if \$0 & 60 days inactive
Monthly Maintenance Fee:	Chase Total Checking: \$12 Monthly Maintenance Fee on Chase Total Checking can be waived if there is a minimum \$1,500 checking balance OR \$5,000 in combined average deposit balances OR at least one direct deposit of \$500 or more OR \$25 paid in checking related service fees. Chase Access Checking: \$15
ATM Charges:	
Within Network:	Free
Out-of-network charged by this institution:	\$2 (\$3, out of the country)
Availability of direct deposit:	Yes
Availability / cost of debit card:	Yes, free
Can a new Bank on St. Petersburg customer open an account online:	Yes
Availability / cost of online banking:	Free
Availability / cost of online bill pay:	Free
Acceptance of alternative ID (non-U.S. government IDs):	Mexican Matricula Card



Availability / cost of printed checks: Chase Total Checking: Yes, Varies
Chase Access Checking: No

Cost of money orders: \$5.00

Cost of cashier's checks: \$8.00

Availability / cost of outgoing foreign wire transfers: RapidCash - wires sent in pesos to Banorte Bank. Chase does not charge a fee for up to 3 transfers of \$1,500 or less a month for account holders. All other international wires are \$40-online, 45-branch each

Financial Incentives for completing financial education: None

Second Chance Program: Customers who have a ChexSystems record that is not fraudulent will be able to open an account at Chase. Depending on the recentness or severity of the ChexSystems file, the customer will either be offered our Chase Total CheckingSM account or our Chase Access CheckingSM account. Chase Access Checking is a "second-chance" account for those with prior financial management difficulties. The Chase Total Checking Account customer has the ability to opt in or out of overdraft protection at account opening, the Chase Access Checking account is an automatic opt-out of overdraft protection and can not be changed.

NSF Fee Schedule & Waiver Policy: \$34 per item, Chase will refund the first fee charges to the customer

Bank on St. Petersburg Participating Branches:

3711 49th Street North
727.521.9060

7263 Park Blvd
727.544.4003

7360 US Hwy 19 N
727.520.7643

785 4th St N
727.551.0449

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