



**Bank on St. Petersburg  
Product Profile**

**Eastern Financial Florida Credit Union**  
a Division of Space Coast Credit Union

<b>Name of Account:</b>	Free Checking
<b>Opening Deposit:</b>	\$5.00
<b>Minimum Balance:</b>	\$0.00
<b>Monthly Maintenance Fee:</b>	\$0.00
<b>ATM Charges:</b>	
<b>Within Network:</b>	\$1.00
<b>Out-of-network charged by this institution:</b>	\$1.00
<b>Availability of direct deposit:</b>	Yes
<b>Availability / cost of debit card:</b>	Yes/ \$0.00
<b>Can a new Bank on St. Petersburg customer open an account online:</b>	No
<b>Availability / cost of online banking:</b>	Yes
<b>Availability / cost of online bill pay:</b>	Yes
<b>Acceptance of alternative ID (non-U.S. government IDs):</b>	None
<b>Availability / cost of printed checks:</b>	Yes/ \$15.30
<b>Cost of money orders:</b>	\$2.50
<b>Cost of cashier's checks:</b>	\$3.50



**Availability / cost of outgoing foreign wire transfers:** Yes/ \$30.00

**Financial Incentives for completing financial education:** \$5.00 Deposit to Savings

**Second Chance Program:** 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.

**NSF Fee Schedule & Waiver Policy:** The fee is \$30.00 per item. Can you savings as OD Protection. Waiving of fee is manager's discretion.

**Bank on St. Petersburg Participating Branches:**

12425 28th Street North  
St. Petersburg, FL 33716  
(727) 573-1660

Foreign Languages Accomodated: Spanish

Lobby: M-Th 9am - 4pm F 9am - 6pm

Drive -Through: M-Th 7:30am - 5pm F 7:30am - 7pm

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