



**Bank on St. Petersburg
Product Profile**

First Community Bank of America

Name of Account:	Community Benefit Checking
Opening Deposit:	\$50.00
Minimum Balance:	\$0.00
Monthly Maintenance Fee:	\$0.00
Overdraft Protection:	Not Available
ATM Charges:	
Within Network:	\$0.00
Out-of-network charged by this institution:	\$2.00
Availability of direct deposit:	Yes
Availability / cost of debit card:	ATM card may be issued at the time of account opening at no cost. The customer must maintain 6 months of positive banking history with First Community Bank of America to obtain a debit card. There is no cost for the card issuance.
Can a new Bank on St. Petersburg customer open an account online:	Not Available
Availability / cost of online banking:	Available / No Fee
Availability / cost of online bill pay:	Available / No Fee
Acceptance of alternative ID (non-U.S. government IDs):	

PRIMARY IDENTIFICATION:



Drivers License with a current expiration date
State ID Card with a current expiration date
Military Identification Card
Military Dependent Identification Card
Passport (non-USA citizen only)
(NO ALTERNATIVE FORMS OF ID ARE ACCEPTABLE)

Availability / cost of printed checks: The First Standard Check Order Is Free. Price For Additional Standard Check Order Is Approximately \$14.00.

Cost of money orders: \$4.00

Cost of cashier's checks: \$5.00

Availability / cost of outgoing foreign wire transfers: Available

Domestic Outgoing: \$20.00

International Outgoing: \$45.00

Domestic Incoming: \$12.00

Financial Incentives for completing financial education: N/A

Second Chance Program: Customer Must Provide Their Financial Education Certificate And If A Report Is Filed With Chex Systems Indicating A Balance Owed At Another Financial Institution, The Customer Must Show Evidence The Account Has Been Paid In Full.

NSF Fee Schedule & Waiver Policy: First NSF Fee Is Waived. \$32 Per Check

Bank on St. Petersburg Participating Branches:

First Community Bank of America Branches' operating hours are as follows:

Lobby: M-Th 9am - 4pm F 8am - 5pm

Drive -Through: M-Th 9am - 6pm F 8am - 6pm

St. Petersburg Office
6100 4th Street North

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



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