



**Bank on St. Petersburg
Product Profile**

Florida Central Credit Union

Name of Account:	Free Checking
Opening Deposit:	\$30.00 - \$5.00 to savings/\$25.00 to checking
Minimum Balance:	None with Direct Deposit
Monthly Maintenance Fee:	None with Direct Deposit
ATM Charges:	
Within Network:	No Charge – Credit Union owned, Presto, CO-op and CU24/CU Here ATMs.
Out-of-network charged by this institution:	\$2.00
Availability of direct deposit:	Available and encouraged
Availability / cost of debit card:	Available at no cost
Can a new Bank on St. Petersburg customer open an account online:	Yes – www.floridacentralcu.com
Availability / cost of online banking:	Available at no cost
Availability / cost of online bill pay:	Available at no cost
Acceptance of alternative ID (non-U.S. government IDs):	Ok as second form of ID
Availability / cost of printed checks:	Available as low as \$17.86
Cost of money orders:	Available at \$1.00 each
Cost of cashier's checks:	Available at \$2.00 each



Availability / cost of outgoing foreign wire transfers: Available at \$18.00 each.

Financial Incentives for completing financial education: N/A

Second Chance Program:

NSF Fee Schedule & Waiver Policy: The Non-Sufficient Funds (NSF) and Paid NSF fee is \$30.00

Bank on St. Petersburg Participating Branches:

400 16th Street North

St. Petersburg, FL 33705

727.821.9555

Operating Hours: M-Th 8am - 5pm F 8am - 6pm

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