



**Bank on St. Petersburg  
Product Profile**

**GTE Federal Credit Union**

<b>Name of Account:</b>	Free Checking
<b>Opening Deposit:</b>	\$1 (minimum; must also open savings acct with \$5 minimum)
<b>Minimum Balance:</b>	\$0
<b>Monthly Maintenance Fee:</b>	\$0
<b>ATM Charges:</b>	
<b>Within Network:</b>	\$0 (GTE FCU and CO-OP)
<b>Out-of-network charged by this institution:</b>	\$.50/no surcharge (Presto!) \$1.00/plus surcharge (Visa/MasterCard/Cirrus/Star)
<b>Availability of direct deposit:</b>	Yes
<b>Availability / cost of debit card:</b>	Yes/no cost
<b>Can a new GTE FCU member open an account online:</b>	Yes
<b>Availability / cost of online banking:</b>	Yes/\$0
<b>Availability / cost of online bill pay:</b>	Yes/\$0
<b>Acceptance of alternative ID (non-U.S. government IDs):</b>	We will accept a valid passport from any country to open an account - but a driver's license or state ID must be from the U.S. or a U.S. Territory.



**Availability / cost of printed checks:** Yes/first box of checks free

**Cost of money orders:** \$1

**Cost of official checks:** \$3

**Availability / cost of outgoing foreign wire transfers:** Yes/\$50 international

**Financial Incentives for completing financial education:** None

**Second Chance Program:** We do not have a program at this time.

**NSF Fee Schedule & Waiver Policy:**

NSF/Returned Items/Courtesy Pay/Stop Payment Fee is \$29.00.  
Non-Sufficient Funds waivers are granted on a case-by-case basis.

**Bank on St. Petersburg Participating Branches: (Members can use any of our branches.)**

St. Petersburg  
4584 38th Ave N.  
St. Petersburg, FL 33713  
Mon-Thurs: 8 am-5 pm  
Fri: 8 am-6 pm  
Sat: 8 am-noon

Manager: Rick Veillion  
(813) 871-2690 Ext 20620  
Fax (813) 414-8625

Spanish speaker at branch: (PT Teller)

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**Midtown St. Petersburg**  
**ADDRESS TBD**  
**St. Petersburg, FL 33705**  
**HOURS TBD**

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