



**Bank on St. Petersburg  
Product Profile**

**Grow Financial Federal Credit Union**

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| <b>Name of Account:</b>  | Grow Community Checking  |
| <b>Opening Deposit:</b>  | \$5.00 minimum deposit required upon opening<br>\$5.00 new account fee waived                          |
| <b>Minimum Balance:</b>  | None   |
| <b>Monthly Maintenance Fee:</b>  | None for first 12 months   |
| <b>ATM Charges:</b>  |  |
| <b>Within Network:</b>   | None   |
| <b>Out-of-network charged by this institution:</b>                       | \$2.00   |
| <b>Availability of direct deposit:</b>                                   | Not required but encouraged  |
| <b>Availability / cost of debit card:</b>                                | Upon review may require financial training certificate if prior bank charge offs show on credit bureau |
| <b>Can a new Bank on St. Petersburg customer open an account online:</b> | No   |
| <b>Availability / cost of online banking:</b>                            | Free   |
| <b>Availability / cost of online bill pay:</b>                           | Free   |
| <b>Acceptance of alternative ID (non-U.S. government IDs):</b>           | See Grow for details   |
| <b>Availability / cost of printed checks:</b>                            | First order free   |
| <b>Cost of money orders:</b>   | \$2.00   |
| <b>Cost of cashier's checks:</b>   | \$3.00   |



**Availability / cost of outgoing foreign wire transfers:** \$40.00

**Financial Incentives for completing financial education:** Conversion to Grow  
Regular or Starter checking which has additional features such as Courtesy Pay and a higher limit on debit transactions.

**Second Chance Program:**

Participants who do not meet certain criteria based on a review of the credit bureau can still qualify for the checking account but may only be offered an ATM card at the time of account opening. Account will be reviewed after six months and if no NSF activities and the account has remained in good standing over that 6 month period a Debit card will be issued.

A branch employee will contact the member after six months to set up a review appointment to all participants in the program to determine if based on account activity further products and services can be offered at this time as well as assistance with further financial education.

**NSF Fee Schedule & Waiver Policy:**

Normal fees apply under this program, first NSF on this account can be reviewed and considered for refund upon member request.

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

Skyline Professional Bldg.  
2600 Dr. Martin Luther King, Jr. St N.  
Suite 100  
St. Petersburg, FL 33704  
727.376.0300  
Operating Hours: M-Th 8am - 5pm  
F 8am - 6pm Sa 9am -12noon

Pinellas Park  
6900 Park Boulevard  
Pinellas Park, FL 33781  
727.376.0300  
Operating Hours: M-Th 8am - 5pm  
F 8am - 6pm

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