



**Bank on St. Petersburg  
Product Profile**

**Pinellas Federal Credit Union**

<b>Name of Account:</b>	First Step Checking
<b>Opening Deposit:</b>	\$0 to Checking, must deposit \$25.00 membership fee to savings
<b>Minimum Balance:</b>	\$0
<b>Monthly Maintenance Fee:</b>	\$0
<b>ATM Charges:</b>	
<b>Within Network:</b>	\$0
<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, Restrictions may apply/ Free
<b>Can a new Bank on St. Petersburg customer open an account online:</b>	No
<b>Availability / cost of online banking:</b>	Yes/ \$0
<b>Availability / cost of online bill pay:</b>	Yes/ \$5.95 per month
<b>Acceptance of alternative ID (non-U.S. government IDs):</b>	No
<b>Availability / cost of printed checks:</b>	Yes
<b>Cost of money orders:</b>	\$1.00
<b>Cost of cashier's checks:</b>	One official check free per day



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

**Financial Incentives for completing financial education:** N/A

**Second Chance Program:** Credit Reports will be pulled on all new accounts. Scores below 575 can open a savings account only. After handles satisfactorily for 6 months, full services offered.

**NSF Fee Schedule & Waiver Policy:** 1 NSF courtesy refund per year/ others \$25

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

3100 5th Avenue North  
St. Petersburg, FL 33713  
727.586.4422

Operating Hours: Lobby: M-Th 9am - 5pm

F 9am - 6pm

Drive Through: M 7:30am - 5pm

T-Th 8am - 5pm F 7:30am - 6pm

10273 Ulmerton Road

Largo, FL 33771

727.586.4422

Foreign Languages Accomodated: Spanish

Operating Hours: Lobby: M-Th: 9am - 5pm Fr: 9am - 6pm

Drive Through: M 7:30am - 5pm

T-Th: 8am - 5pm F: 7:30am -6pm

1601 Gulf to Bay Blvd.

Clearwater, FL 33755

727.586.4422

Operating Hours: Lobby: M-Th 9am - 5pm

F 9am - 6pm

Drive Through: M 7:30am - 5pm

T-Th 8am - 5pm F 7:30am - 6pm

2431 Tampa Road

Palm Harbor, FL 34682

727.586.4422

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



Lobby Operating Hours: M-F 9am - 5pm

4770 140th Avenue North

Clearwater, FL 33762

727.586.4422

Foreign Languages Accomodated: Spanish

Lobby Operating Hours: M-Th 8am - 5pm

F: 8am - 6pm

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