



**Bank on St. Petersburg
Product Profile**

Raymond James Bank

Name of Account:	Simply Checking
Opening Deposit:	None with Direct Deposit
Minimum Balance:	None
Monthly Maintenance Fee:	\$5.00
ATM Charges:	
Within Network:	-0-
Out-of-network charged by this institution:	\$1.50
Availability of direct deposit:	Yes
Availability / cost of debit card:	Yes, no cost
Can a new Bank on St. Petersburg customer open an account online:	No
Availability / cost of online banking:	Available, free
Availability / cost of online bill pay:	Available, \$5.95 per month
Acceptance of alternative ID (non-U.S. government IDs):	No
Availability / cost of printed checks:	Available, first order of standard checks free; future order cost depends on style chosen
Cost of money orders:	N/A
Cost of cashier's checks:	1 free per month



Availability / cost of outgoing foreign wire transfers: Available; \$50 foreign outgoing
\$35 foreign incoming

Financial Incentives for completing financial education: None currently

Second Chance Program: Potential clients with ChexSystems history of Account Abuse/NSF Activity will be permitted to open a savings account with an ATM card. If the Money Smart program is completed, client with ChexSystems history will be permitted to open a checking account. An account cannot be opened if Fraud is reported on ChexSystems.

NSF Fee Schedule & Waiver Policy: Overdrafts of less than \$500 are paid provided a clear deposit is made by 2:00 pm the day of the overdraft. The first non sufficient (returned) funds or overdraft item in a twelve month period is processed without service charge. Subsequent occurrences carry a \$30 fee. Stop Payment fee is \$30

Bank on St. Petersburg Participating Branches:

710 Carillon Parkway

St Petersburg, FL 33716

727-567-8000

Operating Hours: Lobby: M-F 9am - 4pm

Drive Through: M-F 8am - 5pm

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