



**Bank on St. Petersburg
Product Profile**

Suncoast Schools Federal Credit Union

Name of Account:	Smart Checking
Opening Deposit:	\$0.00 (Suncoast Schools FCU requires a \$5.00 membership share to be deposited in a savings account)
Minimum Balance:	\$0.00
Monthly Maintenance Fee:	\$0.00
ATM Charges:	
Within Network:	\$0.00
Out-of-network charged by this institution:	\$1.00
Availability of direct deposit:	Yes
Availability / cost of debit card:	Yes/ None
Can a new Bank on St. Petersburg customer open an account online:	Not at this time but in the near future
Availability / cost of online banking:	Yes/ \$0.00
Availability / cost of online bill pay:	Yes/ \$0.00
Acceptance of alternative ID (non-U.S. government IDs):	No
Availability / cost of printed checks:	Yes/ 1 box free per year (Exclusive Suncoast Style)
Cost of money orders:	12 per day free - there after \$1.00 each



Cost of cashier's checks: 1 per day free- there after \$2.00 each

Availability / cost of outgoing foreign wire transfers: Yes/ Domestic \$12.00/
International \$35.00

Financial Incentives for completing financial education: N/A

Second Chance Program: All accounts require a credit check, if a credit score is less than 530 we will run it through Deposit Shield for approval. If not approved we will open a savings account and may consider opening a checking account after 6 months.

NSF Fee Schedule & Waiver Policy: Suncoast will consider reversing 1 NSF fee as a one time courtesy

Bank on St. Petersburg Participating Branches:

All Suncoast branches will be participating; however, the primary branches will be:

South St Petersburg	Pinellas Park	Countryside
Twin Brooks Commons	10597 US Hwy 19N	26232 US Hwy 19 N
2120 34 th Street South	Pinellas Park, FL 33782	Clearwater FL 33761
St Petersburg FL 33711		

Suncoast Schools Federal Credit Union Branch Operating Hours:

Lobby M-Th 8:30am - 5pm F 8:30am - 6pm

**We have access to many employees that speak a variety of languages such as:
Cantonese, Creole, French, German, Hungarian, Japanese, Portuguese, Romanian, Russian,
Spanish, Tagalog and Vietnamese.

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