

## Branch Locations

### Main Branch

10273 Ulmerton Road  
Largo, FL 33771

### Airport Branch

4770 140th Ave. N. Suite 401  
Clearwater, FL 33762

### Clearwater Branch

1601 Gulf-to-Bay Blvd.  
Clearwater, FL 33755

### North County Branch

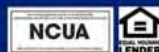
30645 U.S. Highway 19 N.  
Palm Harbor, FL 34684

### St. Petersburg Branch

3100 5th Ave. North  
St. Petersburg, FL 33713

*Your Primary  
Financial  
Institution*

# Fee Schedule





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## Account Service Fees:

Internet Web Connect .....	Free
Voice Connect .....	Free
E-Statements .....	Free
Checking Accounts.....	Free
Minimum Checking Account Balance.....	None
NSF/Overdraft Privilege .....	\$25.00
Inactive Checking Account (monthly) <sup>1</sup> .....	\$5.00
Dormant Account (quarterly) <sup>2</sup> .....	\$15.00
Check Copy .....	\$2.00
Transaction History/Statement Copy .....	\$3.00
Temporary Checks.....	\$1.50
Account Research (hourly) .....	\$15.00
ATM/Debit Replacement Card .....	\$5.00
ATM Cash Withdrawal <sup>3</sup> .....	\$1.00
Returned Item.....	\$10.00
Missing Address.....	\$5.00
Telephone Transfer.....	\$2.00
IRA Transfer/Rollover .....	Free
Overnight Debit Card Order .....	\$30.00
Savings Account Min. \$25 to Open .....	Free
Savings Below \$25 Minimum.....	\$3.00
Foreign Check Collections .....	\$20.00
Bill Pay (monthly).....	\$5.25
Stop Payment .....	\$25.00
Overdraft Transfer .....	\$5.00

## Miscellaneous Service Fees:

Garnishment & Levy.....	\$30.00
Notary Public .....	Free
Verification of Deposits .....	Free
Money Order .....	\$1.00
Official Check <sup>4</sup> .....	\$1.00
Travelers Checks (per \$100)	
Single Signature.....	\$0.50
Two Signature.....	\$1.00
Wire Transfer Fees	
Outgoing Wire .....	\$15.00
Incoming Wire.....	\$5.00
International Wire .....	\$40.00
Visa <sup>®</sup> Gift Cards.....	\$3.50
Coin Processing .....	4.9%
Safe Deposit Boxes	
3x5 .....	\$20.00
5x5 .....	\$30.00
5x10 .....	\$45.00
10x10 .....	\$70.00
Key Deposit/Key Replacement .....	\$10.00
Box Drilling.....	\$100.00

## Loan & Visa<sup>®</sup> Credit Card Service Fees:

Visa <sup>®</sup> Annual.....	None
Visa <sup>®</sup> Cash Advance.....	None
Visa <sup>®</sup> Over Limit.....	\$15.00
Visa <sup>®</sup> Late Charge.....	5% or \$10 Minimum
Visa <sup>®</sup> Overnight Card Order.....	\$30.00
International Service Assessment <sup>5</sup> .....	1%
Card Pick Up .....	\$65.00
Visa <sup>®</sup> Card Replacement.....	\$25.00
Late Payment Loans .....	5% or \$5 Minimum

<sup>1</sup>Only on balances below \$100 and inactive for 90 days.

<sup>2</sup>Only on accounts with 3 years of consecutive inactivity.

<sup>3</sup>Free at Credit Union 24<sup>®</sup> (CU HERE), Publix<sup>®</sup> *Presto!* and CO-OP<sup>SM</sup> ATM networks.

<sup>4</sup>One official check free per day. Additional checks \$1.00.

<sup>5</sup>Visa<sup>®</sup> charges a 1% fee on transactions in foreign countries regardless of whether or not currency conversion occurs.