



Membership Benefits

Discover the Member Advantage

Since 1956, we have been helping those in Pinellas County achieve their financial goals and improve their financial well-being.

Our membership is open to the following:

- Anyone who lives, works, worships, attends school, or regularly does business in Pinellas County
- State, county, or municipal employees
- Members of any of our Select Employer Groups (SEGs)
- Family of one our current members

We are a not-for-profit financial cooperative which means that unlike banks that generate profits for stakeholders, we return all income back to you, our members. You'll experience this benefit through:

- Lower Loan Rates
- Lower & Eliminated Fees
- Higher Savings Yields
- Many Services at No Cost

Savings & Checking Accounts

Savings Accounts

With a variety of savings account options, you can easily create a personalized savings strategy.

- Regular Savings Account
- Individual Retirement Accounts (IRAs)
- Club Accounts
- Money Markets
- EZ Saver Account
- Youth Accounts
- Certificate Accounts

Checking Accounts

No matter where you are financially, we have a checking account right for you.

FREE Checking

This checking account offers all the benefits you're looking for including:

- No Minimum Deposit
- FREE Mobile Banking
- No Monthly Fee
- FREE Remote Deposit Capture
- Overdraft Protection
- FREE e-Statements & Alerts

Restore Checking

This checking account is perfect for those who may have had past credit or checking challenges and is designed to help you get back on financial track.

- \$5.00 Minimum Deposit
- \$5.00 Monthly Fee
- No Monthly Minimum Balance Required
- FREE Mobile Banking
- FREE Remote Deposit Capture
- FREE e-Statements & Alerts

Loan Products

Enjoy competitive rates and quick approvals on all of our loan products. Easily apply online, by phone, or at one of our convenient branch locations.

Our loan products include:

- Auto & Motorcycle Loans
- Boat & Recreational Vehicle Loans
- Personal Loans
- Share Secured Loans
- Home Equity Lines of Credit
- Fixed Rate Home Equity Loans
- Visa® Credit Card

Digital Services & Account Management

Enjoy convenient access to your account with these FREE services.

- Online & Mobile Banking with Remote Deposit
- Pinellas FCU CardNav App for Total Card Control
- Contactless Debit & Credit Cards and Mobile Wallet
- eStatements & eAlerts
- Direct Deposit
- Payroll Deductions
- PFCU, Publix® Presto!, CO-OPSM ATM Withdrawals

Main Phone: 727.586.4422 | Main Fax: 727.585.2274 | Website: www.pinellasfcu.org

Largo Branch & Administrative Offices

St. Petersburg Branch

North County Branch/Palm Harbor

350 East Bay Drive, Largo, FL 33770

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

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



Schedule of Fees

Account Maintenance Fees

Savings Maintenance Fee	None
(\$5 minimum balance)	
Savings Below Minimum Balance Fee	\$5 mo.
Regular Checking Maintenance Fee	None
(\$5 minimum balance)	
Restore Checking Maintenance Fee	\$5 mo.
(\$5 minimum balance)	
Indirect/Triad Membership Application Fee	\$5
(One-time; non-refundable)	
Dormant Account Fee	\$15 mo.
(After 12 months of inactivity)	

Miscellaneous Service Fees

Paper Statement Fee	\$2 ea.
(Waived for members under 22 years old & over 64 years old)	
Statement Copy or Account Printout Fee	\$5 ea.
Check Copy Fee	\$2 ea.
Check Cashed by Non-Member Fee	\$5 ea.
Non-Sufficient Funds (NSF) Fee	\$32 ea.
(Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)	
Overdraft Transfer Fee	\$5 ea.
Overdraft Privilege Fee	\$32 ea.
(Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)	
Returned Deposited/Cashed Item Fee	\$20 ea.
Returned Loan Payment Fee	Varies
(amount stated in the loan contract)	
Personalized Checks Fee	Vary
Counter Checks Fee (Quantity of 4)	\$2 pg.
Stop Payment Fee	\$30 ea.

Money Order Fee	\$4 ea.
Official Check Fee	\$5 ea.
Visa® Gift Card Fee	\$4 ea.
Foreign Check Collection Fee	\$30 ea.
Overnight Check Delivery Fee	\$50 ea.
Account Research	\$20 hr.
Money Market Excessive Withdrawal Fee	\$5 ea.
Incorrect Address Fee	\$5 mo.
Garnishment or Levy Fee	\$50 ea.
Wire Transfer Fee	
Incoming	\$5 ea.
Domestic Outgoing	\$25 ea.
International Outgoing	\$45 ea.

ATM & Debit Cards Fees

Non-Network ATM Transaction Fee	\$2 ea.
Replace ATM or Debit Card Fee	\$10 ea.
ATM Fee Non-Members Non-Network Fee	\$4

Safe Deposit Box Fees

Safe deposit boxes are available at our Largo office. Please call Member Services for availability.	
Box Size	Annual Rental Fee
3x5	\$35
5x5	\$40
5x10	\$65
10x10	\$100
Key Deposit/Replacement Fee	\$10
Drilling Fee	\$100
Box Late Payment Fee	\$25

Credit Card Fees

Annual Fee	None
Cash Advance Fee	None
Balance Transfer Fee	None
Late Credit Card Payment Fee	\$25
(Up to \$25 per credit card account, if you do not make payment by the due date, not to exceed the required minimum payment)	
Returned Credit Card Payment Fee	\$27 ea.
(\$27 or the amount of your required minimum payment, whichever is less)	
Card Replacement Fee	\$10 ea.
Rush/Overnight Credit or Debit Card Fee	\$50 ea.
Foreign Transaction Fee	1%
(Visa® charges 1% of each transaction in US dollars)	

Loan Servicing Fees

Late Loan Payment Fee	5% or \$5 min.
(If over 10 days, per loan)	
Loan Payment by Phone Fee	\$10 ea.
(With a non-PFCU check, credit or debit card)	
Mortgage Loan Subordination Fee	\$150
(One-time; non-refundable)	

FREE Services

- Mobile Banking
- VoiceConnect (Automated Phone Banking)
- PFCU, Publix® Presto!, or CO-OP ATM transaction with PFCU ATM or Debit Card
- Mobile Wallet & PFCU CardNav App
- eStatements & eAlerts
- Online Bill Pay
- Telephone Transfer
- Notary Service
- Online Check Copy

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Fees accurate as of 11/2025 and are subject to change.

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