

## Checking Account Features

### Products and Services Available:

- **Free Internet Banking**
- **Free Bill Pay Service**
- **Free Mobile Banking**
- **Free Telephone Banking**  
24-Hour account access by telephone.
- **Free Online Statements**
- **ATM/Debit Card**  
Can be used at 1,000+ Publix Presto ATMs with no fees.

## Other Available Services

- **Mobile App for Droid & iPhone**
- **Commercial Loans**
- **Business Accounts**
- **Personal Credit Cards**
- **Safe Deposit Boxes**
- **Consumer Loans**
- **Mortgage Loans**
- **Notary Services**
- **Domestic and International Wires**

## Office & ATM Locations

### Dade City

13315 US Hwy. 301  
Dade City, FL 33525  
(352) 521-0141

(888) 239-4652 Outside Pasco County

### West Zephyrhills

37215 SR 54  
Zephyrhills, FL 33542  
(813) 779-1905

### South Zephyrhills

4518 Gall Blvd.  
Zephyrhills, FL 33542  
(813) 782-1540

### Hours

**Lobby:** Mon–Thurs 8:30 am–4:00 pm Friday 8:30 am–6:00 pm  
**Drive Thru:** Mon–Thurs 8:00 am–5:00 pm Friday 8:00 am–6:00 pm

### Lutz

23613 SR 54  
Lutz, FL 33559  
(813) 607-2555

### Hours (Lobby & Drive-Thru)

Mon–Thurs 9:00 am–5:00 pm Friday 9:00 am–6:00 pm  
Saturday 8:00 am–12:00 pm

### Florida Hospital Zephyrhills ATM

7050 Gall Blvd., Creation Cafe, Zephyrhills, FL 33541

### Saint Leo University ATM

33701 SR 52, Security Office, St. Leo, FL 33576

### Telephone Banking

(352) 521-0035  
(800) 407-6563 (Outside Pasco County)

### Email

[info@fnbpasco.com](mailto:info@fnbpasco.com)

### Website

[www.FNBPasco.com](http://www.FNBPasco.com)



# First

National Bank of Pasco

## Personal Banking

A complete lineup of our personal checking and savings accounts.





Personal Accounts are available for Individuals or for Private Individuals who are "Doing Business As" with their own Social Security Number.

Checking Accounts	First Choice Personal Checking	Fifty-Plus Checking (At least one owner must be age 50 or older to qualify)	Interest Checking	Advantage Gold Checking
Unlimited Check Writing	Yes	Yes	Yes	Yes
Minimum Opening Balance	\$50	\$50	\$1,000	\$50
Monthly Maintenance Fee	Online Statement \$0.00 Paper Statement \$2.93	\$0	\$12.43	\$14.00 (\$7.00 for customers age 50+)
Minimum Balance Required to Avoid Monthly Maintenance Fee	\$0	\$0	\$1000+ at all times during a statement cycle or an average daily balance of \$2000+.	Total Deposits in any combination of accounts are \$15,000+ at all times during a statement cycle.
Interest Paid	No	No	Yes	Yes
Free checks	No	No	No	Yes, up to 200/year
Money Saving Benefits	No	No	No	Yes

Savings Accounts	Money Market	Preferred Savings	Certificates of Deposit	IRA CD	IRA Flex
Minimum Opening Balance	\$1,000	\$50 (may be waived for customers under 18)	\$2,500	\$2,500	\$100
Maintenance Fee	\$11 Monthly You may make six (6) covered transfers or withdrawals per calendar month or statement cycle. Additional covered transfers or withdrawals are \$5.00 each. **	\$16 Quarterly You may make six (6) covered transfers or withdrawals per calendar month. Additional covered transfers or withdrawals are \$2.00 each. **	\$0  However, there are substantial penalties for early withdrawals.	\$0  Same as CD, IRAs may be subject to IRS penalties for early withdrawals.	\$0
Minimum Balance Required to Avoid Maintenance Fee	\$1,000+ at all times during a statement cycle or the average daily balance is \$2,000+.	\$300+ or above at all times during a statement cycle or the average daily balance is \$2,000+.	N/A	N/A	None
Other Information	Interest will be credited on tiered balances. Interest accrues daily and is credited monthly.	Service charge may be waived for customers under age 18. Interest will be credited on tiered balances. Interest accrues daily and is credited quarterly.	Interest compounded quarterly. For CDs that automatically renew, the rate in effect at the time the CD renews will apply.	Interest compounded quarterly. For CDs that automatically renew, the rate in effect at the time the CD renews will apply.	Interest will be credited on tiered balances. Interest accrues daily is credited monthly. IRAs may be subject to IRS penalties for early withdrawal. Transactions must be made in person or by mail with an original signature.

\*\*Transfers or withdrawals made in person, by messenger, by mail, or at an ATM are unlimited and are considered "non-covered" transactions.