



# Farmers State Bank

## PERSONAL ATM/DEBIT CARD APPLICATION

Date:

CSR:

I would like to apply for a/an  Debit Card  ATM Card

Checking #1:

Savings #1:

Checking #2:

Savings #2:

Checking #3:

Savings #3:

### APPLICANT INFORMATION

Name:

Address:

City, State, & Zip:

Home Phone #:

Business Phone #:

Social Security #:

Date of Birth:

Employer:

Mother's Maiden Name:

Yrs/Mos at Address:

By signing below, I acknowledge that the information provided is correct and I hereby give Farmers State Bank permission to check with any Credit Bureau. I also agree to be bound by the rules and conditions of the Electronic Funds Transfer agreement.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

### DEBIT CARD DEPARTMENT USE

\_\_\_\_\_  
Received By

\_\_\_\_\_  
Officer Approval (If Required)

\_\_\_\_\_  
Date

\_\_\_\_\_  
System Coded

\_\_\_\_\_  
Card Input By

\_\_\_\_\_  
Date

# What You Need to Know About Overdrafts and Overdraft Fees

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An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways.

1. We have standard overdrafts practices that come with your account.
2. We also offer one or more overdraft protection plans, such as a line of credit or a link to another account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

❖ **What are the standard overdraft practices that come with my account?**

We DO authorize and pay overdrafts for the following types of transactions:

1. Checks and other transactions using your checking account number
2. Automatic bill payments

We DO NOT authorize and pay overdrafts for the following types of transactions unless you ask us to:

1. ATM transactions
2. Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

❖ **What fees will I be charged if Farmers State Bank pays my overdraft?**

Under our standard overdraft practices:

1. We charge a fee of **\$37.00** Each time we pay an overdraft
2. There is **\$222.00** daily limit on the total fees we can charge you for overdrawing your account.

❖ **What if I want Farmers State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay everyday debit card transactions, complete the form below and present it to your account opening representative, return by mail, or contact us by phone (888-492-7111).

----- **ELECTION FORM** -----

I want Farmers State Bank

I **do not** want Farmers State Bank

to authorize and pay overdrafts on my ATM and everyday debit card transactions for the account identified below.

**Account Number(s):**

**Printed Name:**