



FIRST STATE BANK

ABERNATHY

FIRST CARD Application

Primary Account Number: _____ (Checking Account Number)

*Secondary Account Number: _____ (If you have two checking accounts.)

Primary Accountholder (Name): _____

Business (Name): _____

Address: _____

Social Security Number: _____ Date Of Birth: _____

Driver's License Number: _____ State: _____

Phone Number (Home): _____ Work: _____

Mother's Maiden Name: _____ Cell: _____

Signature: _____

If this is a joint account (husband, wife, parent, child, etc.), and you want a card issued in the joint account owner's name, please complete the following:

Secondary Accountholder (Name): _____

Address: _____

Social Security Number: _____ Date Of Birth: _____

Driver's License Number: _____ State: _____

Phone Number (Home): _____ Work: _____

Mother's Maiden Name: _____ Cell: _____

Signature: _____

*Please ask a bank employee to clarify any questions you have concerning the capabilities of this product in regards to the second checking account.



What You Need to Know about Overdrafts and Overdraft Fees

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 by offering **pre-approved standard overdraft protection practice**:

This notice explains our **pre-approved standard overdraft practice**.

- **What is the pre-approved standard overdraft protection practice?**
 - Your account is reviewed after the account has been open and in good standing for **30 days**.
 - Overdraft Protection may be placed on an account only after the **approval** of a bank officer.
 - The approval and overdraft limit will be disclosed by letter when the account is approved.

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to: **(See the bottom of this form)**

- ATM transactions
- 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 First State Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$30** (per item) each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and bring it to First State Bank or mail it to: First State Bank, P.O. Box 150, Abernathy, TX 79311; or email the following information to ecourier@fsbabernathy.com. If you have any questions please call 806-298-2556.

____ **YES**, I **want** First State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. (You can Opt Out of overdraft coverage at any time by contacting us by phone, in person, or in writing.)

____ **NO**, I **do not** want First State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. (You can Opt In on overdraft coverage at any time by contacting us by phone, in person, or in writing.)

Signature: _____

Printed Name: _____

Date: _____ Account Number: _____ (Effective Date: August 15, 2010)