

# Consumer Account Service Application

**I'd like to apply for the following:**

ATM Card     Debit/Check Card   

Number of Cards Requested 1

Online Banking     Mobile Remote Deposit Capture

**Name(s) of Person(s) to issue cards to or to allow access to the requested service:**

Name:

Mailing Address:

City:

State:

Zip:

Phone:

DOB:

Email Address:

Name:

Mailing Address:

City:

State:

Zip:

Phone:

DOB:

Email Address:

Name:

Mailing Address:

City:

State:

Zip:

Phone:

DOB:

Email Address:

Name:

Mailing Address:

City:

State:

Zip:

Phone:

DOB:

Email Address:

Name:

Mailing Address:

City:

State:

Zip:

Phone:

DOB:

Email Address:

**Additional Terms:**

Savings #:

Checking #:

Acct. Title and Address:

**For Institution Use**

Approved     Declined

By

Date

**Additional Information**

**Signatures.** By signing below, the undersigned request(s) the described service(s) and agree(s) to the terms and conditions governing the service(s), including any fees and charges. The undersigned agree(s) that all information is accurate and authorize(s) the financial institution to verify credit and employment history by any necessary means, including preparation of a consumer report by a consumer reporting agency. The undersigned acknowledges receipt of and agrees to the terms of the following:

- Electronic Funds Transfer     Mobile Remote Deposit Capture Agreement

	01/25/2024	ID#
<i>Signature</i>	<i>Date</i>	

		ID#
<i>Signature</i>	<i>Date</i>	

		ID#
<i>Signature</i>	<i>Date</i>	

		ID#
<i>Signature</i>	<i>Date</i>	

		ID#
<i>Signature</i>	<i>Date</i>	

# ATM / Debit Card Consent Form

## 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 in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings 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:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- 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 Bank of Gibson City pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$30.00 each time we pay an overdraft.
- Also, if your account is overdrawn for 7 or more consecutive business days, we will charge an additional \$8 per day.
- There is a daily limit of \$180.00 total fees we can charge you for overdrawing your account.

### ➤ What if I want Bank of Gibson City 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, call 217-784-4233 or complete the form below and mail to:

Bank of Gibson City  
804 S. Sangamon Ave.  
Gibson City, IL 60936

If you authorize us to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

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 I do want Bank of Gibson City to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Bank of Gibson City to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Printed Name: \_\_\_\_\_

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

[Account Number]: \_\_\_\_\_