

# Debit Card Application

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

ATM Card    Debit/Check Card    \_\_\_\_\_

Number of Cards Requested \_\_\_\_\_

Name(s) of Person(s) to issue cards to:

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

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

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

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

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

Savings #: \_\_\_\_\_

Checking #: \_\_\_\_\_

Acct. Title: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Additional Terms:**

**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    \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ ID# \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ ID# \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ ID# \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ ID# \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ ID# \_\_\_\_\_

**For Institution Use**

Approved    Declined

By \_\_\_\_\_

Date \_\_\_\_\_

Additional Information \_\_\_\_\_

## 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 different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer other overdraft protection plans which may be less expensive than our standard overdraft practices. To learn more, ask us about funds transfer via link to another deposit account.

### 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

For accounts opened prior to July 1, 2010:

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

For accounts opened July 1, 2010 or after:

After July 1, 2010, 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 be charged if Goodfield State Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we can charge an additional \$5 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

### What if I want Goodfield 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 present it at any of our offices or mail it to

- Goodfield State Bank  
PO Box 105  
Goodfield, IL 61742

**You have the right to revoke the consent at any time.**

       I do not want Goodfield State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

       I want Goodfield State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions

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

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

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

[ DDA or SAV ] Account Number: \_\_\_\_\_