

RUSHVILLE STATE BANK
APPLICATION FOR ATM/DEBIT CARD

****COMPLETE, SIGN, AND RETURN BOTH PAGES****

APPLICANT

ACCOUNT NUMBER(S) _____

NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

PHONE NUMBER _____
(MOBILE PREFERRED)

SOCIAL SECURITY NUMBER _____

DATE OF BIRTH _____

EMPLOYER _____

CO-APPLICANT

ACCOUNT NUMBER(S) _____

NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

PHONE NUMBER _____
(MOBILE PREFERRED)

SOCIAL SECURITY NUMBER _____

DATE OF BIRTH _____

EMPLOYER _____

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

APPLICANT SIGNATURE _____

DATE: _____

CO-APPLICANT SIGNATURE _____

DATE: _____

RUSHVILLE STATE BANK
What You Need to Know about Overdrafts and Overdraft Fees

Any 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 Rushville 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 will 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 Rushville 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, call 217-322-3323, or complete the form below and present it at the bank or mail it to: PO Box 50, Rushville, IL 62681.

_____ I want Rushville State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that I have the right to revoke this authorization at any time.

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

Printed Name: _____ Account #(s) _____

Signature: _____ Date: _____

Confirmation received by: _____ Date: _____