

Prairie State Bank & Trust

APPLICATION FOR ATM OR DEBIT CARD (Check One Box)

CARD NUMBER:

PRIMARY ACCOUNT NUMBER*:

* For Debit Card – Primary account number MUST be a checking account.

APPLICANT INFORMATION*:

*CSRs: Check all boxes of information verified with the customer.

Name: _____

Address: _____

City, State, Zip: _____

Home Phone: _____

Cell Phone: _____

Social Security Number: _____

Date of Birth: _____

Employer: _____

Wk Phone: _____

Occupation: _____

Email Address: _____

SECONDARY ACCOUNT NUMBER INFORMATION - OPTIONAL

Generally, only one checking (DDA) and one savings (SAV) account are linked to one card.

Designated Savings (SAV) Account, if applicable: _____

Account Number: _____

Authorization:

The undersigned authorizes the described services and agrees to the Electronic Fund Transfer disclosure and Schedule of Common Fees governing the services, including any fees and charges. The Card remains the property of PSB&T and will be surrendered immediately to us upon request. The Card may not be used for any illegal transaction. We reserve the right to cancel all or any part of the privileges related to the Card at any time without notice to you. The undersigned certifies that all information included in this application is accurate and authorizes the bank to verify credit and employment history by any means, including the request of a credit report by a credit reporting agency.

Applicant's Signature: X _____ **Date:** _____

Guardian's Signature: X _____ **Date:** _____
(if applicable)

Regulation E: Consent for Overdraft Services

(Check One Box)

I **want** Prairie State Bank & Trust to authorize and pay overdrafts on my ATM and everyday Debit Card transactions. I understand fees may be charged to me. I have the right to revoke this consent at any time.

I **do not** want Prairie State Bank & Trust to authorize and pay overdrafts on my ATM and everyday Debit Card transactions. If I choose this option, however, I realize my ATM and/or Debit transactions **will be denied** if they were to cause my account to be overdrawn.

Signature: X _____ **Account Number:** _____ **Date:** _____

FOR BANK USE ONLY:

*Note: Customer must be part of Overdraft Privilege Program to be eligible to Consent for Overdraft Services.

I have verified with the customer that the above information is accurate.

Employee's Signature: X _____ **Date:** _____ **Branch:** _____

*Card will not be ordered unless all information has been confirmed with the customer and all boxes have been checked.

**CSR: Scan a copy of this form to file maintenance #5.

Regulation E: Consent for Overdraft Services

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 practices. To learn more, ask us about these plans.

This document 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 Prairie State Bank & Trust pays my overdraft?**

Under our standard overdraft practices:

- We will charge a fee up to **\$31.00** each time we pay an overdraft
- Also, if your account is overdrawn for three (3) or more consecutive business days, we will charge an additional \$5.00 per business day
- There is no limit on the total fees we can charge you for overdrawing your account

➤ **What if I want Prairie State Bank & Trust 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 1-800-597-2977 or sign the Regulation E: Consent for Overdraft Services section on the Application for ATM or Debit Card form.

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

Prairie State Bank & Trust

Our Customer Service Center is available to help you
from 7:30 a.m. to 5:30 p.m. Monday through Friday
and Saturday from 8 a.m. to 12:00 p.m.
by calling **1-800-597-2977**



Prairie State Bank & Trust
“Change-It-Up”
Debit Card Savings Program
Terms & Conditions

*Watch your
money grow!*

1. Requirements for participation in the “Change-It-Up” Debit Card Savings Program:

- You must have a PSBT Checking account
 - Program is not available for Business, Money Market or Health Savings accounts.
- You must have a PSBT Debit Card
- You must have a PSBT Savings account
- You must enroll and agree to the “Terms & Conditions” of the program

Please allow up to three business days for “Change-It-Up” program activation.

2. Upon enrollment in the “Change-It-Up” Debit Card Savings Program, Prairie State Bank & Trust (PSBT) will round-up the amount of “*qualifying debit card transactions*” associated with the designated Checking Account to the *next* * whole dollar amount , and transfer the amount in excess of the purchase amount from the designated Checking Account to a designated Savings Account.

Qualifying debit card transactions include: Point of Sale Debit Card Transactions (signature or PIN based); Purchases initiated by internet or telephone using your PSBT Debit Card.

** Round up amount – defaults to nearest \$1.00; Customer option available \$2.00 - \$9.00*

3. PSBT will aggregate the rounded up amounts from qualified debit card transactions that post to the designated Checking Account each business day and make a single transfer (“Change-It-Up Transfer To Acct # XXX”) at the end of the business day. If on a business day there is not sufficient available funds in the designated Checking Account, or if any transaction has overdrawn the designated Checking Account, PSBT will not round up the debit card transactions posted on that business day and PSBT will cancel the daily round-up transfer for that day.

For Example: Make a purchase at Wal-Mart with your PSBT Debit Card for \$10.15
That amount will post to your account as normal.
The Transaction on your statement will show: \$10.15 with a description of:
CHANGE-IT-UP .85 MCD PUR WAL-MART SPRINGFIELD, IL
We will then create a transaction in the amount of \$0.85
Savings Deposits are credited on a day delay basis.

4. If the qualified debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the designated Savings Account. Credit transactions or adjustment transactions will not be rounded-up.

5. Customers will be automatically enrolled in a “combined statement” so that the checking and savings transaction activity will appear on one monthly statement.

6. Prairie State Bank & Trust reserves the right to cancel or modify the “Change-It-Up” Debit Card Savings Program at any time without prior notice to you.

7. You can cancel your participation in this program by contacting Prairie State Bank & Trust customer service center at 1-800-597-2977 or one of our many branch locations.