

Save For America Account Application

Important Information About Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please note that the information requested is used to conduct the Save For America program and to comply with U.S. laws only. Save For America complies with the same Information Security Guidelines as U.S. banks do. To view our Privacy Policy and Terms of Use, visit our website at www.fnbbastrop.com. By opening this account, you indicate your consent to these policies.

Student Information

Student's Name (must be full legal name)

Date of Birth (MM/DD/YYYY)

Social Security Number

School

Teacher

Grade

Parent/Guardian Information

Parent's Name (must be full legal name)

Date of Birth (MM/DD/YYYY)

Tax ID Number

SSN

ITIN

Residential Address

City

State

Zip

ID Number

Place of Issuance

Driver's License

State Issued ID

Matricula Card

Alien ID Card

Passport

Other: _____

Mailing Address (if different)

City

State

Zip

Phone Number

E-mail

Date Issued

Expiration Date

Employed

Employment Status:

Unemployed

Self-employed

Student

Homemaker

Disabled

Retired

Youth Account Agreement
I request that First National Bank of Bastrop open a joint account in the names indicated on this application. I hereby certify that the above information is correct and clearly understand that any false statement may result in the termination of this account relationship. I authorize First National Bank of Bastrop to obtain any credit information required concerning this application and agree that this application shall remain their property, whether the account is granted or declined.

I recognize that changes made to this account, such as removing a signer or adding a signer, may require a change authorization and that a change in the form of ownership may result. I agree to the terms of the applicable customer agreement.

Taxpayer Certification

I hereby certify that:

- The taxpayer number shown above is correct (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding by the IRS, and
- I am a U.S. person (including a U.S. resident alien).

Occupation

Parent/Guardian Signature

Date

From the President

Dear Parent/Guardian:

First National Bank of Bastrop is pleased to offer the Save For America School Savings Program as a service to parents, teachers, and children in the Bastrop community. We are proud to be a leader among financial institutions in encouraging America's youth to adopt sound saving principles.

First National Bank, Bastrop ISD, and the PTA teamed up and started the program in January of 1995. Save for America is the only U.S. Department of Education approved Bank-at-School program. Participating students make regular weekly deposits right at school.

If you would like for your child to participate in this program, please complete this application and return it to the school with your child along with the minimum deposit of \$1.00 to open the account. For each new Save For America account opened, First National Bank will deposit \$0.50 to encourage your child to begin saving and watch their savings grow!

If you have any questions, please contact First National Bank at 512-321-2561 or 512-303-1003.

Reid Sharp
President & CEO
First National Bank of Bastrop

Join the Movement for a Saving Generation™

Save for America is the nation's number one school savings program. Since 1980, more than two million participating students have deposited \$50 million into their personal savings accounts.

How does it work?

On bank day, volunteers help students make deposits to their accounts. Each child gets a receipt for their deposit. After all deposits for the day have been accepted, volunteers transport student deposits to First National Bank. There is no minimum weekly deposit amount; every penny counts! All deposits appear on your child's periodic statement. Withdrawals may be made at any First National Bank of Bastrop location.

Why do students like Save For America?

Not only do students receive a prize every time they make a deposit, but all students with at least ten deposits made throughout the school year qualify for the Save For America National Super Saver™ drawing in April!

Why do parents like Save For America?

Parents love the convenience of saving at school with no minimum weekly deposit amount. SFA volunteers provide students with the experience of saving to meet goals. This, in turn, fosters a spirit of financial responsibility within students so that they might avoid financial pitfalls later in life.



Save For America

PARENTS/GUARDIANS: Complete the account application inside and return it to any First National Bank of Bastrop location.

BANK DAYS at First National Bank
will be EVERY WEDNESDAY.

FIRST NATIONAL BANK
Bastrop County's Bank...Since 1889
Member FDIC



Save For America School Savings Program Truth In Savings Disclosure Statement

Variable Rate Information: The Annual Percentage Yield and Interest Rate on the Save For America account may change at any time. The rate is set at the Bank's discretion and is subject to change on a daily basis. Rates are accurate as of September 1, 2021. For current rate information please call (512) 321-2561 or (512) 303-1003.

Annual Percentage Yield (APY): 0.15% **Interest Rate: 0.15%**

Minimum Balance Requirements: You must deposit a minimum of \$1.00 to open a Save For America account.

Accrual of Interest on Deposits Other than Cash: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Daily Balance Computation Method: The daily balance method is used to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.

Compounding and Crediting Frequency: Interest will be compounded daily. Interest is credited to this account bi-annually.

Transaction Limitations: Refer to the Availability of Funds disclosure for information on check hold policies. The bank may require 7 days advance written notice of depositor's intent to withdraw. In addition, the bank may refuse to pay withdrawals in cases such as but not limited to the following: (1) if the depositor's identity is not clearly established; (2) if withdrawal is requested against uncollected funds; (3) if a "Stop" or "Hold" condition exists on the account; (4) if some technical (equipment) problem within the bank prevents determining availability of funds.

Electronic direct deposits, pre-authorized debits and automated teller machine (ATM) cards are prohibited on school savings accounts.

The signature of the parent/guardian and the student named on the signature card will be required in order for the bank to honor the withdrawal. Withdrawals may only be made in person at the bank with both the student and the parent/guardian present.

This account is designed to assist students with an early savings program; however, it is set up as a transactional account, permitting unlimited deposits and withdrawals, except as noted above.

Fees: There are no minimum balance charges or activity charges assessed on this account. Refer to a list of common fees on the back of this disclosure.

Notice of Changes: We have the right to change or add to this disclosure by posting a notice of the change in each of our branch offices or by mailing you a notice if required by law.

Questions About Your Account Disclosure: If you have any questions about this disclosure or about your account, you may contact our Customer Service Representatives at (512) 321-2561 or (512) 303-1003.

Account Eligibility: The account is available for school students less than 18 years of age. Upon attaining age 18, the account may be converted to our regular or student checking account.

Availability of Funds: Deposits are considered made on the business day they are received by an employee of the bank. A business day is considered Monday through Friday, excluding federal holidays. PTA volunteers are considered the agent of the student customers and provide a messenger service for the Bank by delivering the transactions to the Bank.

Effective 09/01/2021

Common Fees

If applicable, the following fees may be assessed against your account:

Replace lost debit card	\$5.00
ATM cash withdrawals or transfers	\$1.00 (at ATMs we do not own or operate)
Dollar Limit	\$1,000.00 per day
Same Day Online Bill Pay	\$10.95 per payment (may not be available for all billers)
Overnight Online Bill Pay	\$16.95 per payment (may not be available for all billers)
Mobile Deposit	No Charge (daily and aggregate limits apply)

Overdraft Fee Transaction Categories – The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft (OD)	A \$25 per item fee will be assessed for each item paid by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdraft items may include items previously returned and charged as NSF.
Nonsufficient Funds (NSF)	A \$25 per item fee for each presentment of an item created by check, debit, or other electronic means that is returned unpaid.
Money Orders	\$1.50 each
Cashier's Check Fee	\$3.00 each (customer) \$10.00 each (noncustomer)
Special Statement Cut-off	\$3.00
Account Research	\$20.00 per hour, \$5.00 minimum
Photocopies	\$0.20 per copy
Telephone Transfer	\$2.00 (not using Call First)
Stop Payment	\$25.00 each
Garnishments	\$25.00 plus related charges
Levies	\$25.00 plus related charges