



VISA[®] Check Card Application

Name of Business (if applicable) _____ Tax Identification Number _____

First Name _____ Middle Initial _____ Last Name _____ Social Security Number _____

Mailing Address _____ City _____ State _____ Zip _____

Home Phone _____ Business Phone _____ Mobile Phone _____

Email Address _____ Date of Birth _____

Desired Daily Limit (Please select one)

- \$200 cash and/or \$500 purchase
- \$200 cash and/or \$1,000 purchase
- \$200 cash - ATM use only

Account Information

Checking Account #1 _____

Checking Account #2 _____

Savings Account #1 _____

Savings Account #2 _____

This is an HSA Account \$200 cash and/or \$1,000 purchase

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 using our Bounce Protection Program.

What are the standard overdraft practices that come with my account? We do authorize and pay overdrafts for the following types of transactions up to your Bounce Protection limit:

- 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 do so (see below):

- ATM transactions.
- One-time 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 you do not opt-in and we do not authorize and pay an overdraft, your one-time debit card and ATM transactions will be declined.

What fees will I be charged if First Bank of Berne pays my overdraft? Under our standard overdraft practices:

- We will charge you a fee of \$29 each time we pay or return an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- There is NO CHARGE if you do not use this service.

What if I want First Bank of Berne to authorize and pay overdrafts on my ATM and one-time debit card transactions?

Please indicate your overdraft coverage preference below:

- Yes. I would like to opt-in for overdraft coverage for my ATM and one-time debit card transactions.
- No. I would like to decline overdraft coverage for my ATM and one-time debit card transactions.

Applicant's Signature _____ Date _____

Return your completed application to:

First Bank of Berne, Check Card Department, 102 West Main Street, Berne, IN 46711

For Bank Use Only	CIF Number _____	Card Number _____
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