



## DEBIT CARD APPLICATION

Checking  Savings

# Cards

### Card #1

Name \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone 1 \_\_\_\_\_ Phone 2 \_\_\_\_\_

### Card #2

Name \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone 1 \_\_\_\_\_ Phone 2 \_\_\_\_\_

### Card #3

Name \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone 1 \_\_\_\_\_ Phone 2 \_\_\_\_\_

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. The undersigned acknowledges receipt of and agrees to the terms:

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

# 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 one or more 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 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:

- ◆ 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 **PARK BANK** pays my overdraft?**

Under our standard overdraft practices:

- ◆ We will charge you a fee of up to \$ 34.00 per item, each time we pay an overdraft

- ◆ \$

- ◆ There is a \$136.00 daily limit we will charge you for overdrawing your account.

◆ **What if I want **PARK 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 Election Form below, detach it at the dotted line, and present it to us.

-----**ELECTION FORM**-----

\_\_\_ I want **PARK BANK**  
to authorize and pay overdrafts on my ATM and everyday debit card transactions for the account identified below.

Account Number(s):

Printed Name:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Confirmation of Consent

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**Institution Name and Address**

PARK BANK

1200 MAIN STREET, HOLMEN, WI 54636

608-526-2265

**Account Owner Name and Address****Date**

This notice is confirmation that you (the above named Account Owner) consented to our (the above named Institution) authorizing and paying overdrafts on your ATM and everyday debit card transactions with respect to the following account:

Account number \_\_\_\_\_.

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