

**Please read the following statement before signing.**

Under penalties of perjury, I certify (1) that the taxpayer identification number shown on this form is my correct taxpayer identification number, and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends or because the IRS has notified me that I am no longer subject to backup withholding. **NOTICE:** Strike out item (2) above if you have been contacted by the IRS that you are currently subject to backup withholdings because of under reporting interest or dividends on your tax return (and the IRS has not terminated notice.) **The IRS does not require your consent to any provisions of this document other than the certification required to avoid backup withholdings.**

X \_\_\_\_\_

Child's Signature Date

X \_\_\_\_\_

Adult's Signature Date

**IMPORTANT INFORMATION**

**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: information that 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.**

The adult unconditionally guarantees the Minor's payment and performance during and after his/her minority and agrees to indemnity and hold the Bank harmless from any loss it may incur in the event the Minor should, after attaining majority, disaffirm his contract(s) with *First Bank and Trust Co.* and seek rescission of transactions upon the account. This agreement shall be binding upon Adult, Minor, their respective heirs, personal representatives, successors and assigns. It shall inure to the benefit of *First Bank & Trust Co.*, its successor and assigns. If there is more than one Adult, each is liable hereunder jointly and severally. This agreement shall be governed by and constructed in accordance with the laws of the State of Oklahoma.

By signing this Firststar Savers New Account Form, I agree to the *First Bank and Trust Co.* terms and conditions that will be sent to me upon receipt of this form.

**For Bank Use Only**

GEO \_\_\_\_\_ FSS Account # \_\_\_\_\_ Officer \_\_\_\_\_  
Cycle Code \_\_\_\_\_ Source of Funds \_\_\_\_\_

New Customer / Existing Customer

**LOCATIONS**

**ARDMORE**

**Phone: 580-223-2265**

301 W. Main - *Lobby with Drive Thru & ATM*

1720 McLish - *Lobby with Drive Thru & ATM*

**DUNCAN**

**Phone 580-255-1810**

923 W. Main - *Lobby*

1521 W. Plato Rd. - *Lobby with Drive Thru & ATM*

10th & Oak - *Drive Thru & ATM*

Chisholm Mall - *ATM*

**HEALDTON**

**Phone 580-229-1076**

313 W. Main - *Lobby with Drive Thru & ATM*

**NORMAN**

**Phone 405-366-1810**

2330 36th AVE NW - *Lobby with Drive Thru & ATM*

2400 Alameda - *Lobby with Drive Thru & ATM*

**WAURIKA**

**Phone 580-228-2361**

101 N. Main - *Lobby with Drive Thru & ATM*



**SCHOOL SAVINGS PROGRAM**

**www.fb247.com**

## THE FIRSTAR SAVINGS PROGRAM

Wise money management is a skill we all need to develop. That is why First Bank & Trust Co. and your child's school are joining together to bring students the Firststar Savers Program. This voluntary program gives each student the opportunity to open and maintain a savings account, allowing him or her to take that important step toward adult responsibility.

Students will learn through experience the principals of saving and how to manage money responsibly plus the importance of investing money for a return.

The Firststar Savers Program is structured around a specific week day, which has been chosen by each of the participating schools. On this designated day your child will have the opportunity to bring their deposit to school. The bank representative will then give each student making a deposit a receipt and a small weekly prize. Students should keep each receipt to ensure that their statements balance when they receive them.

### FIRSTAR SAVINGS ACCOUNT

The interest rate and annual percentage yield earned on a

Firststar School Savings account is a variable rate, which may change at the discretion of First Bank & Trust Co. Interest is compounded monthly using the average daily balance method and credited to their account monthly. School savings accounts also have some special features designed especially for student savers. \*\*

\*\* No minimum deposit required to open account

\*\* Joint account between student and adult

\*\* Full account disclosures will be mailed upon receipt of this form.

\*\* Two signatures required for withdrawal

\*\* Contact First Bank & Trust Co. for current rate and annual percentage yield.

\*\* Deposits are insured by the (FDIC) Federal Deposit Insurance Corporation

## OPENING A FIRSTAR SAVINGS ACCOUNT

If you would like your child to participate in the Firststar Savers Program, complete the Firststar Saver New Account Form and return it to any First Bank & Trust Co. representative at your nearest banking center. The bank will then establish the account for each student and deposit the initial \$1.00. For more information on opening a Firststar Savers account, call (877) 976-2265 to speak with a Customer Service Representative Monday-Friday, 8:00 a.m. to 6:00 p.m.

### MAKING DEPOSITS AND WITHDRAWALS

In the Firststar Savers Program, only deposits can be made at school. However, withdrawals and deposits can be made at any First Bank & Trust Co location, at any time during business hours.

To make a withdrawal from a Firststar Savers Account both the student and the designated parent/guardian *must* be present and *must* sign the withdrawal slip, as noted on the signature card, for the purpose of establishing student identification. Three withdrawals per month are allowed with no fee. A \$1.00 charge will be assessed for each additional withdrawal. These additional charges may reduce the earnings on this account.

### CLOSING OR CONVERTING A FIRSTAR ACCOUNT

The Firststar Savers account will automatically be converted to a regular account, subject to terms of that new account, when the child turns 18. The student will be given full disclosures at least 30 days prior to the change of account type. However, students may choose to close or convert their Firststar Savers account at any time prior to that to any other type of account with First Bank & Trust Co.

### THE FIRSTAR STATEMENT

An account statement will be mailed out to each Firststar Saver at the end of each school year. The statement reports any deposits, withdrawals and/or interest credited during this period.

Students are encouraged to compare their deposit/withdrawal receipts with the statement's listing of transactions. This reinforces the importance of math skills and helps ensure that all account records are accurate.

*Discrepancies should be reported to First Bank & Trust Co.*

## FIRSTAR SAVERS NEW ACCOUNT FORM

1) \_\_\_\_\_  
Child's Name

\_\_\_\_\_  
Child's Social Security #

\_\_\_\_\_  
Child's Date of Birth

2) \_\_\_\_\_  
Adult/Guardian's Name

\_\_\_\_\_  
Adult's Social Security #

\_\_\_\_\_  
Adult's Date of Birth

\_\_\_\_\_  
Adult/Guardian's Physical Address (no P.O. Boxes)

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Adult's Mailing Address (P.O. Boxes allowed)

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Work Phone

\_\_\_\_\_  
Adult's Employer

\_\_\_\_\_  
Child's School

Account Type: Joint with a Minor \*Two signatures required to Withdraw Funds\*

