### 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 & 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 Firstar Savers New Account Form, I agree to the First Bank & Trust Co. terms and conditions that will be sent to me upon receipt of this form.

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.

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Child's Signature

Date

## Participating Schools

#### Ardmore

- Charles Evans Tuesday @ 7:30
- Jefferson Wednesday @7:30
- Lincoln Thursday @ 7:20

#### Duncan

- Comanche Thursday @ 8:00
- Duncan Middle School Friday @ 7:30
- Emerson Friday @ 7:45
- Empire Tuesday @ 7:30
- Horace Mann Wednesday @ 7:45
- Mark Twain Tuesday @ 8:00
- Plato Tuesday @ 7:45
- Velma Thursday @ 8:00
- Woodrow Wilson Friday @ 7:45

#### Healdton

- Fox Thursday @ 7:45
- Healdton Wednesday @ 7:45
- Ringling Thursday @ 8:30
- Zanies Tuesday @ 7:45

### **Contact Us**

(877) 976-2265

Member FDIC



FIRSTAR SAVERS-School Savings Program



Adult's Signature

Date

# Firstar Savings Account

Get your child started on the right financial path with a Savings Account specifically tailored to them.

### Account Details:

- No minimum deposit required to open account
- Bank deposits the first \$1.00!
- Joint account between child and adult
- Two signatures *required* for withdrawal
- Three (3) free withdrawals per month
- Full account disclosures will be mailed upon receipt of this form
- Interest compounded monthly using the average daily balance method (paid monthly)
- Interest rate and Annual Percentage Yield are variable rates, which may change at the discretion of First Bank & Trust Co.

# Firstar Savers Program

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

The Firstar Savings 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. A bank representative will then give each student making a deposit a receipt and a small prize. Students should keep each receipt to ensure that their statements balance.

Account statements showing deposits, withdrawals, and interest will be mailed out at the end of each school year. Students are encouraged to compare their receipts with the statements, which reinforces the importance of math skills and helps ensure that all account records are accurate.

If you would like your child to participate in the Firstar Savers Program, please complete the Firstar Savings Account Form and return it with your child to school or to any First Bank & Trust Co. banking center.

In the Firstar 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.

### Firstar Savings Account Form

Child's Name Child's Social Security Number
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Child's Date of Birth
Adult's Name
Adult's Social Security Number
Adult's Date of Birth
Physical Address
City, State, Zip
Mailing Address
City, State, Zip
Phone Number
Adult's Employer
Child's School
BANK USE ONLY
Account # Officer

Source of Funds

Cycle Code