

FIRST FEDERAL BANK
LITTLEFIELD, TEXAS ^{ssb}

Please list your First Federal Bank account that will be associated with your First Federal Bank Visa Check Card:

Primary Checking # _____
(NOTE: Both applicant and co-applicant must be owners)

Please Send (Check One) () 1 Card () 2 Cards

APPLICANT

FIRST NAME		MIDDLE	LAST NAME		
MOTHER MAIDEN NAME			YOUR DATE OF BIRTH		
STREET & MAILING ADDRESS		CITY	STATE	ZIP CODE	YEARS AT ADDRESS
SOCIAL SECURITY NUMBER			HOME PHONE		
NAME OF EMPLOYER OR BUSINESS			BUSINESS PHONE		

CO-APPLICANT

FIRST NAME	MIDDLE	LAST NAME	BIRTH DATE	SOCIAL SECURITY NUMBER	
STREET & MAILING ADDRESS		CITY	STATE	ZIP CODE	YEARS AT ADDRESS
NAME OF EMPLOYER OR BUSINESS			BUSINESS PHONE		

SIGNATURES

This information is given to obtain the First Federal Bank Visa Check Card and is true and complete. I authorize First Federal Bank to verify the information contained on this application and to obtain further information from a consumer credit report to assist in the review process. When I or someone I authorize uses this account, I agree to the terms and conditions of the agreement that governs the use of the First Federal Bank Visa Check Card. I will receive a copy of the agreement when I/We are approved for this application. I understand that if my/our checking account becomes overdrawn due to a Check Card transaction, an insufficient fee and an overdraft fee will be charged.

X _____
Signature of Applicant Date

X _____
Signature of Co-Applicant 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 have standard overdraft practices that come with your account.

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 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 (see below):

- ▶ 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 First Federal Bank pays my overdraft?

Under our standard overdraft practices:

We will charge you a *fee* of up to \$25.00 each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account.

What if I want First Federal 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 form below and present it at our office at 2313 Phelps Ave., Littlefield, Texas or mail it to First Federal Bank at P.O. Box 1390, Littlefield, Texas 79339.

- (check box) I **do not** want First Federal Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- [check box] I **want** First Federal Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I understand that I can revoke my election opt-in at any time by signing a new form.

Printed Name: _____ Signature _____

Printed Name: _____ Signature _____

Date: _____

Your Account Number: _____

