



St. Johns Bank Personal VISA®/ATM DEBIT CARD Application

I am applying for: Visa Debit Card ATM Card (savings only)

I would like: one card issued in my name only.

two cards, one issued in my name and one in the name of the joint owner signing below.

Name _____

Date of Birth _____ SS# _____

Street Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Joint Owner's Name _____

Date of Birth _____ SS# _____

Primary Account Number _____

The primary account listed above must be a checking account if applicant is applying for a Visa Debit Card. Should the ATM stop communicating with the main computer, transactions will only be allowed on the primary account.

Other Account Number _____

Account Type: Other Checking Savings Money Market

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I hereby certify that the information provided herein has been supplied truthfully, accurately and voluntarily and I authorize St. Johns Bank & Trust Company to make any inquiries, credit or otherwise, necessary to evaluate my application. I agree to be liable for all transactions performed by me or by anyone to whom I entrust my card. I agree that use of my card constitutes consent to all agreements, rules and regulations of St. Johns Bank then in effect governing such use.

Signature _____ Date _____

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 *overdraft protection plans*, such as a link to a savings account or Overdraft Line of Credit, 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 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 St. Johns Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$32 each time we pay an overdraft.
- There is a maximum of four (4) charges per day per account for overdrawing your account.

➤ **What if I want St. Johns 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 call (314) 428-1059, extension 3025, visit www.stjohnsbank.com, or complete the form below and return it to any of our branches or mail to:

St. Johns Bank / ATTN: Operations / 8924 St. Charles Rock Road / St Louis, MO 63114

_____ I **do not** want St. Johns Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want St. Johns Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name

Date

Account Number(s)