



# 2023 Direct Deposit Santa Saving



Complete this application and send in your first deposit.  
We'll send you your savings PLUS INTEREST in November 2023.

Primary Owner \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Co-Owner/POD \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

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

I authorize West Plains Bank and Trust Company to debit my checking account number: \_\_\_\_\_

Every 7 Days (Weekly)  Every 14 Days (Biweekly)  Every Month on the \_\_\_\_\_ day of the month  
in the amount of \$ \_\_\_\_\_ Beginning: \_\_\_\_\_

Please Direct Deposit my funds to the account number above.

Please Direct Deposit my funds to account number: \_\_\_\_\_

Only offering Direct Deposit  
into your West Plains Bank  
and Trust Company Account

\* I authorize West Plains Bank and Trust Company to roll over these elections for the 2024 Santa Savings period

\_\_\_\_\_  
Primary Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Owner Signature

\_\_\_\_\_  
Date

### For Official Use Only

Received by \_\_\_\_\_ Account # \_\_\_\_\_  New  Reopened

Loaded By \_\_\_\_\_ Verified by \_\_\_\_\_

Comments \_\_\_\_\_

## TRUTH IN SAVINGS INITIAL DISCLOSURE - SANTA SAVINGS

### RATE INFORMATION:

#### Single Variable Rate.

The interest rate on an account paid by direct deposit is 0.50% with an annual percentage yield of 0.50%. Your interest rate and annual percentage yield may change.

- Determination of Rate.
- Frequency of Rate Changes. We may change the interest rate on your account at any time.

**COMPOUNDING FREQUENCY.** Interest will be compounded daily.

**CREDITING FREQUENCY.** Interest will be credited to your account one time a year at the end of the account period

**EFFECT OF CLOSING AN ACCOUNT.** If you close your account before interest is credited, you will not receive the accrued interest.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL OF INTEREST ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

\*Santa Savings account elections will automatically roll over to the 2024 cycle with the transfer criteria selected above. If you would like to make changes for the 2024 cycle, please contact a Universal Banker during November 2023.

## ESIGNATURE AUTHORIZATION ACKNOWLEDGMENT AND CONSENT FORM

This E-Signatures Authorization Acknowledgment And Consent will also be referred to in this document as the "Agreement" and constitutes the full agreement by and between WEST PLAINS BANK AND TRUST COMPANY ("Financial Institution") and each Consenting Party, with respect to the use of electronic signature.

Financial Institution and Consenting Party agree to the following:

1. Each Consenting Party authorizes Financial Institution to use an electronic signature of the Consenting Party for all documents, agreements, attachments, addendums including, without limitation, all deposit and lending related documents such as account agreements, loan agreements, security agreements, mortgages, deeds of trust, guaranties and hypothecations (collectively, the "Documents") in any way connected to the transaction ("Transaction") being entered into between the Consenting Party and the Financial Institution. This consent is specifically to permit an electronic signature (as of the nature then in use by the Financial Institution) in lieu of hand-written signatures on any one or more of the Documents.
2. Financial Institution consents to accept such signatures as true, correct, and binding signatures of the Consenting Party and to enter into the Transaction in reliance thereon.
3. Each Consenting Party agrees that its electronic signature will be enforceable as and to the full extent of a hand-written signature as an original for enforcement/enforceability of the Documents containing the electronic signature(s), whether in court (state or federal), arbitration or otherwise. Consenting Party will not raise any defenses or invoke regulatory or statutory claim attempting to invalidate the enforceability of the Documents to which the electronic signature is affixed.

**NOTICES.** Any notice from Financial Institution to Consenting Party shall be deemed given when mailed, postage paid, and addressed to any Consenting Party at the last address furnished by any Consenting Party to the Financial Institution. Any notice from Consenting Party to Financial Institution shall be deemed given when mailed, postage paid, and addressed to the Financial Institution at its principal place of business.

**ENTIRE AGREEMENT.** This Agreement contains and constitutes the entire understanding between Financial Institution and each Consenting Party regarding the subject matter hereof and may not be modified, amended, or terminated except by written agreement signed by Financial Institution and each Consenting Party that such modification, amendment or termination affects. All prior or subsequent oral agreements and/or discussions relating to this Agreement are superseded by this Agreement. Further, in the event of any conflict between the terms and provisions contained in this Agreement and any other document(s) relating to use of electronic signatures, the terms and provisions of this Agreement shall control.

**BINDING EFFECT.** The obligations hereof shall bind the heirs, executors, administrators, successors, and assigns of each Consenting Party, and all rights, benefits and privileges hereby conferred on Financial Institution shall be and hereby are extended to and conferred upon and may be enforced by its successors and assigns. Further, if any Consenting Party is a partnership, the obligations hereof shall continue in force, and apply, notwithstanding any change in the membership of such partnership, whether arising from the death or retirement of one or more partners or the accession of one or more new partners.

**ENFORCEABILITY.** Whenever possible each provision of this Agreement shall be interpreted in such manner as to be effective and valid under applicable law. If any provision of this Agreement shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Agreement.

**HEADINGS.** Section headings /titles are for convenience only and are not to be used in construing or interpreting this Agreement.

**GOVERNING LAW.** This Agreement shall be governed by the laws of the state of Missouri except to the extent that federal law is controlling.

**By signing this Agreement, Financial Institution and each Consenting Party acknowledge reading, understanding, and agreeing to all its provisions.**

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Primary Owner Signature

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Date

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Co-Owner Signature

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Date