



2018 Direct Deposit Santa Saving

Complete this application and send in your first deposit.
We'll send you your savings PLUS INTEREST in November 2018.



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 Week Biweekly Every Month on the _____ day of the month

In the amount of: \$ _____ Beginning: _____

Please Direct Deposit my funds to the account number above.

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

Please Direct Deposit my funds to account number: _____

Primary Owner Signature _____ Date _____

Co-Owner Signature _____ Date _____

Bank use only

Received by: _____ Account # _____ New Re-opened

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 0.25% with an annual percentage yield of 0.25%. 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).