



# 2021 Direct Deposit Santa Saving



Complete this application and send in your first deposit.  
We'll send you your savings PLUS INTEREST in November 2021.

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.

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

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

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

For Official Use Only			
Received by _____	Account # _____	<input type="checkbox"/> New	<input type="checkbox"/> Reopened
Loaded By _____	Verified by _____		
Comments _____			

**PLEASE RETURN THIS FORM TO ANY WEST PLAINS BANK BRANCH LOCATION.**

## TRUTH IN SAVINGS INITIAL DISCLOSURE - SANTA SAVINGS

### RATE INFORMATION:

#### Single Variable Rate.

The interest rate on an account paid by direct deposit is 0.15% with an annual percentage yield of 0.15%. 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).