



Community First Bank

Consumer Check Card Application

Applicant #1

Name: _____

Address: _____

City, State, Zip: _____

Home Phone #: _____

Work Phone #: _____

Cell Phone #: _____

Employer: _____

Applicant #2

Name: _____

Address: _____

City, State, Zip: _____

Home Phone #: _____

Work Phone #: _____

Cell Phone #: _____

Employer: _____

Card Information

*Primary Checking Acct #: _____

Primary Savings Acct #: _____

Secondary Checking Acct #: _____

Secondary Savings Acct #: _____

*Your Primary Checking Account will be accessed when you use your Community First Bank Check Card to make purchases at any merchant accepting Visa.

I would like one card issued in my name only.

I would like two cards issued, one in my name and one in the co-applicant name above.

I/We acknowledge receipt of the Agreement and Disclosure for Electronic Funds Transfer and ATM cards including fee schedule, Deposit Account Rules and Funds Availability Policy which were provided at account opening and agree to be bound by the terms and conditions contained therein, and as they may be amended from time to time by Bank. For the purposes of obtaining a Check Card/ATM card from Community First Bank, the undersigned jointly and severally represent that the above statements are true and complete. I/We authorize you to verify the above information and obtain more details on our financial responsibility. Check Card available with personal checking accounts only. All overdrafts are subject to disclosed overdraft fees. Applicant must be at least 18 years of age. Your new check card will be closed automatically if not activated within 30 days of receipt.

Signature of Applicant: _____

Date: _____

Signature of Co-Applicant: _____

Date: _____

For Bank Use Only: Accepted/Approved by: _____

OPT In/Out: _____

POS Limit: _____

CIF# _____



D 1 1 4 0

Cardholder Overdraft Services Disclosure

What You Need to Know about Overdrafts and Overdraft Fees

This notice explains our standard overdraft practices.

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 a standard overdraft practice (called First Overdraft Privilege) that may come with your account.
2. We also offer overdraft protection plans, such as Checking Plus and First Reserve, which may be less expensive than our standard overdraft practice. **To learn more about these products, ask us about all of our overdraft protection plans.**

➤ **What is the standard overdraft practice that comes 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 may not authorize and pay overdrafts for the following types of transactions unless you ask us to (see NOTE below):

- ATM transactions
- Everyday check card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any type of transaction.

NOTE: If you ask us not to authorize and pay an overdraft for ATM or check card transactions, any ATM or check card transaction that would create an overdraft on your account may be declined at the terminal or point of sale.

➤ **What fees will I be charged if Community First Bank pays my overdraft?**

Under our standard overdraft practice:

- We will charge you a fee of **\$29.50 per item** each time we pay an overdraft.
- We cap our overdraft fees at 5 per day; therefore, the maximum you would pay in any one day is \$147.50. Examples: if one item overdraws your account, the fee that day would be \$29.50. If four items are presented and you do not have enough funds in your account to cover any of them, but we pay the checks as a courtesy to you, your fee that day would be \$118.

➤ **What if I want Community First Bank to authorize and pay overdrafts on my ATM and everyday check card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday check card transactions, call (608) 375-4117, visit www.cfbank.com,