



Elementary School: _____

School Year: _____

F&M Kids Bank is opening new savings accounts for interested depositors. If you would like your child to participate in this educational program, please complete the form below, and have your child return it to Kids Bank along with their opening deposit (of at least \$1.00). The student must be present for all transactions. Deposits can be made with a minimum of 1¢ up to a maximum of \$25.00 each week. Withdrawals over \$5.00 will require the child to present a note signed by the parent or guardian indicating the withdrawal amount. Please include your e-mail address in the space below. If you do not wish to receive the statement electronically check the box to decline and a paper statement will be sent out. Upon graduation from the Kids Bank program the Kids Bank account will automatically be converted to a Teen Bank or a Dream Big Savings account. Kids images may be used on Facebook and advertisement in the newspaper.

(Please Print Legibly)

Account #: (to be completed by bank) _____

Student's Name: _____ Birth Date: _____ **Required Social Security #:** _____

Home Address: _____ City: _____

Phone Number: _____ Parent/Guardian E-Mail Address: _____

Student's Present Grade: _____ Teacher's Name: _____

Parent or Guardian Name (Please Print): _____ Parent's SSN #: _____

Parent or Guardian Signature: _____ Date: _____

I decline e-Statements

In case you move from the area, please provide us with your nearest relative or friend who would know how to contact you:

Name: _____

Phone Number: _____

<p>Bank Use Only: Date Opened: _____ Opening Deposit: _____</p>
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Questions?

Jennifer Schuster, Financial Literacy Coordinator
 jschuster@fmbanktrust.com
 319-768-6107



e-Statement Agreement

This agreement is made between you and Farmers & Merchants Bank & Trust for electronic delivery of your F&M account statement(s) and any disclosures that we might send to you with your statement(s) using online banking and our website (www.fmbanktrust.com). The words “we”, “us”, and “our” means Farmers & Merchants Bank & Trust and the words “you” and “your” means each account owner(s).

You agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to any other agreements between you and us including deposit account disclosures and internet banking agreement and disclosures. If there is a conflict between the terms and conditions of this agreement and any other agreement between you and us, this agreement will control.

When you select “Online Only” with respect to an account, you agree that we will provide you with any communications relating to that account in electronic format. If you request to receive your statement by electronic delivery, **you understand and agree that you will no longer receive a paper statement or the documents (check images) enclosed with the paper statement.** We will document and archive all statements and cancelled checks to ensure future availability whether produced electronically or in print. Your consent to receive electronic communications and transactions includes, but not limited to:

- Initial disclosures or agreements for your account(s)
- Periodic disclosures or monthly billing statements for your account(s)
- Notices or disclosures about a change in the terms of your account(s)
- Privacy policies and notices

In order to use this service, you will need:

- Working Internet connection
- Adobe Acrobat Reader 7.0 or Higher. To download a free copy, please go to <http://www.adobe.com>
- An e-mail account
- F&M Online Banking account

We will notify you by e-mail when your statement(s) is available. You will need to log onto online banking to retrieve your statement(s). You do have the ability to request a paper copy of an electronic statement at any our walk-in locations, by contacting us by telephone at (888) 331-BANK or writing us at P.O. Box 928 Burlington, IA 52601. If you request a paper copy of your bank statement, normal bank fees will apply.

You may withdraw your consent to receive communications in electronic form for any of your accounts at any walk-in location, or by writing us at P.O. Box 928 Burlington, IA 52601. We may treat your provision of an invalid email address as your withdrawal consent to receive electronic communications. Charges may apply to receive paper statements.

You must maintain a valid e-mail address with Farmers & Merchants Bank & Trust to receive electronic statements. If your e-mail changes, please notify us promptly by writing us at P.O. Box 928 Burlington, IA 52601 or you may notify us at any walk-in location.