

Consumer Checking or Savings Account Application

☐ New

☐ Existing Consumer

Date:

Type of Account Applying For

Checking	Savings	Other
<input type="checkbox"/> Standard Checking Account	<input type="checkbox"/> Standard Savings Account	<input type="checkbox"/> Money Market Account or Premium MMDA
<input type="checkbox"/> Electronic Checking Account	<input type="checkbox"/> Junior Savings Account	<input type="checkbox"/> NOW Account
<input type="checkbox"/> Direct Checking Account	<input type="checkbox"/> TX UTMA	<input type="checkbox"/> CD
		<input type="checkbox"/> Other

Ownership of Account

<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Authorized Signer	<input type="checkbox"/> Custodian	<input type="checkbox"/> POA
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Applicant Information

Name: First		Middle	Last	
Physical Address			City	State
Mailing Address			City	State
Birth Date	Social Security Number (xxx-xx-xxxx)		Driver's License #	
Cell Phone #	Home Phone # (if applicable)	Email Address		
Place of Employment		Occupation (if retired, list previous occupation)		

Applicant Information

Name: First		Middle	Last	
Physical Address			City	State
Mailing Address			City	State
Birth Date	Social Security Number		Driver's License #	
Cell Phone #	Home Phone # (if applicable)	Email Address		
Place of Employment	Employer Phone #	Occupation (if retired, list previous occupation)		

POD (Payable on Death) Beneficiary Information

If you would like to name a beneficiary or multiple beneficiaries on your account, please complete the information below. Be advised that **only the beneficiary's name and date of birth are required**; however, providing the beneficiary's social security number further verifies the identity of your selected beneficiary.

Beneficiary #1	Name:	DOB:	SSN:
Beneficiary #2	Name:	DOB:	SSN:
Beneficiary #3	Name:	DOB:	SSN:
Beneficiary #4	Name:	DOB:	SSN:

The undersigned acknowledge(s) receipt of a copy and agree(s) to the terms of the disclosure(s):

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit account and employment history and/or have a credit reporting agency prepare a credit report on me as an individual. I also authorize you to answer questions others may ask about my credit record. I understand that I must update my credit information at your request if my financial condition changes.

Applicant's Signature	Applicant's Signatures
Date	Date

For Bank Use Only

<input type="checkbox"/> QualiFile Approved	<input type="checkbox"/> Risk ID Completed	<input type="checkbox"/> Debit Cards or Checks Ordered
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FACTS

WHAT DOES FIRST STATE BANK OF BEDIAS DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include: *(Social Security number • Account Balances • Payment History Transaction or Loss History • Credit History • Checking Account Information)* When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First State Bank of Bedias chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank of Bedias Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes- to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

What We Do	
How does First State Bank of Bedias protect my personal information? .	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First State Bank of Bedias collect my personal information? .	We collect your personal information, for example, when you <i>(Open an account • Deposit Money Apply for a loan • Use your credit or debit card • Show you driver's license)</i> . We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing? .	Federal law gives you the right to limit only <i>sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you</i> , State laws and individual companies may give you additional rights to limit sharing. See back for more on your rights under state law.

Definitions

Affiliates .	Companies related by common ownership or control. They can be financial and non-financial companies <i>First State Bank of Bédias has no affiliates</i>
Nonaffiliates .	Companies not related by common ownership or control. They can be financial and financial companies. <i>First State Bank of Bédias does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>First State Bank of Bédias doesn't jointly market.</i>

QUESTIONS?

Call: 936-395-2141 or go to www.bediasbank.com

Other Important Information

For Texas Customers. The First State Bank of Bédias is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the First State Bank of Bédias should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.