

# Student Application Packet



Please mail all completed forms, copies of identification, and the initial deposit to:

1st Source Bank  
Attn: Culver Department  
315 N. Michigan Street  
Plymouth, IN 46563

If you have any questions at all, please feel free to contact me.

Thank You,

1st Source Bank  
Culver@1stsource.com  
574 935-1522  
1 800 513-2360

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Dear Culver Student,

Congratulations! You're off to Culver, the finest college preparatory school in the country! It means more independence, an opportunity to be on your own and take care of yourself. It means more responsibility, too. 1st Source Bank understands how hectic this time is as you plan for your transition. We can help you manage your financial affairs with a great lineup of student services. Culver does not handle student spending accounts and has chosen 1st Source Bank as the preferred local bank for student accounts.

### Nearby Banking Centers

With Banking Centers nearby in Plymouth, Argos, Knox, Winamac, Rochester and all over Northern Indiana and Southwest Michigan, we are everywhere you need us. We are on the Culver campus with a 1st Source ATM cash machine located at the Book Store.

### Your Money is at Your Fingertips with Our Student Package

Your money is as close as your computer with Online Banking at 1stsource.com. As a Culver student, you have a great package of services available to you.

- **FREE Checking Account**

You are eligible for a FREE checking account with no minimum balance requirements. You may order checks for the account, but they are not part of the initial student package.

- **FREE Online Banking**

Online Banking\* allows you to access your account information. You can also transfer funds between 1st Source accounts for better financial tracking and management, right from your own computer! You must set up online banking to receive e-statements and balance alerts via text message.

- **FREE Resource Plus® Card**

You can make deposits and withdrawals from the Culver ATM, make withdrawals from any other ATM\*\* displaying the Mastercard® or Accel® logo or use your debit card to make purchases where the Mastercard or Accel is accepted. The maximum ATM withdrawal per day is \$300 and the maximum purchases per day are \$1,000, but you can select lower amounts if you wish. If a debit card is not right for you, you can select the Resource® card, which can be used for ATM withdrawals only.

Please use the New Account Checklist that is enclosed to help you complete your application, then make sure to return all required documents along with your initial deposit of \$25.00 U.S. **If all documents are complete and we receive your documents no later than August 1, 2018, we will have your new checking account waiting when you arrive on campus.** At that time we will be there to give you your new account materials. **It can take up to 14 days to process your new application (once on campus), so please plan accordingly.** Meanwhile, if you have any questions you may email us at [culver@1stsource.com](mailto:culver@1stsource.com) or call us at (574) 935-1522 or (800) 513-2360.

We look forward to seeing you this fall when you arrive at Culver.

Sincerely,

Culver Department  
1st Source Bank

### Enclosures:

- A** New Account Checklist
- B** New Account and Resource Application
- C** Checking Account Signature Card

- D** Information about Identity Documentation Required
- E** Overdraft Choice Form
- F** Customer Due Diligence Questionnaire

\*To use 1st Source Bank's Online Banking, you must have a 1st Source checking account, internet access, and a valid email address.

\*\*Withdrawals made from a non-1st Source ATM may incur charges to your 1st Source account from that ATM owner.



## **A New Account Checklist 2018**

To ensure that your 1st Source bank account is ready to go when you arrive at Culver, please complete the following documents and return to us no later than August 1, 2018.

### **Checking Account and Debit Card Application (Required)**

- Fill in ALL Student Information (page 1)
- Fill in ALL Parent or Guardian Information (page 2)
- Select Resource Plus<sup>®</sup> card (debit) or Resource<sup>®</sup> card (ATM and PIN debit only)
- If you select the Resource Plus<sup>®</sup> card, check any changes you desire
  - **It is required that a parent or guardian be on the account in order to obtain a Resource Plus<sup>®</sup> card (Mastercard<sup>®</sup> debit card)**
- Your student signature is required
- Your parent or guardian signature is required

### **Account Signature Card (Required)**

- The student should sign Line 1 under Signature(s) and enter Date of Birth (DOB)
- The parent or guardian should sign on Line 2 and enter DOB
- If both parents are on the account, Parent 2 should sign Line 3 and enter DOB
- You do not need to complete any other information on the Account Signature Card

### **Important Information about Identity Documentation Required for Opening Your New Account (Required)**

- Please read this information carefully. It describes the types of documentation that we must receive to confirm student and parent identities. An account **WILL NOT** be opened until all required identity documentation is received.

### **Initial Deposit (Required)**

- Please include a \$25.00 check payable to 1st Source Bank

### **Debit & ATM Card Overdraft Choice Form (If desired)**

Please read the letter regarding the Overdraft Choice Form. It describes the banking regulation that will affect your debit and ATM card transactions in regard to overdrafts.

## **B** The Culver Academies New Account Application

### Student Information

Name: \_\_\_\_\_

First Name

MI

Last Name

School Address: 1300 Academy Rd. Culver IN 46511  
Street City State Zip

Physical Address: \_\_\_\_\_  
Street City State Zip

Mailing Address (if different): \_\_\_\_\_  
Street City State Zip

Country: \_\_\_\_\_

SSN or ITIN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Culver Email: \_\_\_\_\_

Other Email \_\_\_\_\_

### Resource Plus® Card (Debit Card)

\_\_\_\_\_ Please sign me up for the Resource Plus® (debit) card. The standard daily limit for ATM withdrawals is \$300. The standard daily limit for Mastercard® debit transactions (signature or PIN-entered) is \$1,000. You may select a different amount as checked below.

\_\_\_\_\_ Please change my standard daily ATM limit to \_\_\_\_\_ \$200 \_\_\_\_\_ \$100 instead of \$300.

\_\_\_\_\_ Please change my standard daily purchase limit to \$500 instead of \$1,000

### Resource® Card (ATM and PIN debit only)

\_\_\_\_\_ Please sign me up for the Resource® (ATM) card. (There is a standard daily limit of \$300 for ATM)

**Student Signature X** \_\_\_\_\_ Date: \_\_\_\_\_

I am requesting a Resource Plus® card or a Resource® card that, when issued, may be used to initiate withdrawals, deposits and transfers from a 24-hour automated teller machine (ATM). I understand that the Resource Plus® card provides access to InfoSource, an automated 24-hour account access telephone service. The Resource Plus® card may also be used as a debit card to pay for goods and services wherever Mastercard® or Accel® debit cards are accepted. However, this feature is only available with a 1st Source checking account. I affirm the above information is correct and you are authorized to obtain additional information from any source.

**Parent 1 Information** (At least one parent or guardian must be on the student's account)

Name: \_\_\_\_\_  
First Name MI Last Name

Physical Address: \_\_\_\_\_  
Street City State Zip

Mailing Address (if different): \_\_\_\_\_  
Street City State Zip

Country: \_\_\_\_\_

SSN or ITIN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email \_\_\_\_\_

**Parent 1 Signature X** \_\_\_\_\_ Date: \_\_\_\_\_

I am requesting a Resource Plus<sup>®</sup> card or a Resource<sup>®</sup> card that, when issued, may be used to initiate withdrawals, deposits and transfers from a 24-hour automated teller machine (ATM). I understand that the Resource Plus<sup>®</sup> card provides access to InfoSource, an automated 24-hour account access telephone service. The Resource Plus<sup>®</sup> card may also be used as a debit card to pay for goods and services wherever Mastercard<sup>®</sup> or Accel<sup>®</sup> debit cards are accepted. However, this feature is only available with a 1st Source checking account. I affirm the above information is correct and you are authorized to obtain additional information from any source.

**Parent 2 Information** (additional parent or guardian, if desired)

Name: \_\_\_\_\_  
First Name MI Last Name

Physical Address: \_\_\_\_\_  
Street City State Zip

Mailing Address (if different): \_\_\_\_\_  
Street City State Zip

Country: \_\_\_\_\_

SSN or ITIN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email \_\_\_\_\_

**Parent 2 Signature X** \_\_\_\_\_ Date: \_\_\_\_\_



# C Account Signature Card



ACCOUNT NUMBER

Account Number	Date Opened	Opened By	Branch Opened	225
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Special Title: \_\_\_\_\_

Product Name: \_\_\_\_\_

Account Type:  
 Checking       Savings  
 CD

Initial Deposit Amount:  
 Cash       On Us  
 Check \_\_\_\_\_

Phone: \_\_\_\_\_

TIN: \_\_\_\_\_

**WITHHOLDING** – Important: By signing this Signature Card, I, the primary Account Holder, as required by Federal Law, certify under penalties of perjury that the number shown above as my Taxpayer Identification Number (TIN) is correct, that I am a U.S. person (including a U.S. resident alien), I am exempt from FATCA reporting and that (check appropriate box in the area provided):

- I am not subject to backup withholding because I am exempt from backup withholding, or because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or because the IRS has notified me that I am no longer subject to backup withholding.
- I am an exempt recipient under the Internal Revenue Service regulations.

Ownership – Consumer Accounts  
 Individual     Joint     ITF     POD     Other

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

(1): X	Student Signature	SSN: _____	DOB: _____
(2): X	Parent 1 Signature	SSN: _____	DOB: _____
(3): X	Parent 2 Signature	SSN: _____	DOB: _____
(4): X	_____	SSN: _____	DOB: _____

The authorized individual(s) signing to the left are signing as owner(s) of the account unless the Account Holder (Owner) is not a natural person, in which case the signers are signing in their capacity as authorized agents of the owner. By signing this Signature Card, each owner agrees (jointly and severally, if more than one) to the terms set forth in the Agreement for Deposit – Personal Accounts and in the Truth in Savings Disclosure, the Rate and Fee Schedule, the Time Certificate of Deposit Agreement (if applicable), and this Signature Card, as such documents may be amended from time to time. Owner(s) also acknowledge that 1st Source Bank provided at least one copy of these deposit account documents. Owner(s) further authorize 1st Source Bank to make such verification of Owner's credit and information given in this card and as 1st Source Bank deems necessary.

## **D Important Information about Identity Documentation Required for Opening Your New Account**

### **The USA Patriot Act**

United States law requires all financial institutions to obtain, verify and record information that identifies each customer who is on an account.

How does this affect you? For new customers, we must ask for a copy of your identifying documents. We also must obtain your legal name, date of birth, physical address, and tax or other government-issued identification number for all customers on the account.

Safeguarding information is a top concern, and we will respect and protect it as always. Thank you for your cooperation and understanding. Welcome to 1st Source Bank.

### **Acceptable Account Owner Identification Documents Must Be Returned With Your Application.**

For each name you will have on the account (student and each parent), please include a photocopy of **one** (1) acceptable form of identification:

#### **Acceptable form of ID are:**

- Driver's License (current)
- State Photo ID Card (current)
- Passport (current)
- Military ID Card (current)
- School ID (current)
- School Report Card (most current)

**If all documentation is in order, we will open your student's account and have everything ready for you when you arrive on campus.**

**Your account WILL NOT be opened if the above required identifying documents are not returned with your Application.**

**An account may be opened upon presenting required identification at the student registration day. Be advised that if the account is opened upon arrival on campus, it will take approximately 3 to 4 business days to process and mail the Resource® (ATM/debit) card.**

Dear Culver Student/Parent,

Overdraft Protection is a service that we at 1st Source Bank offer to our clients as a courtesy. Below you will find an explanation of the benefits of overdraft protection and what the choice means for you.

### **What this Means to You**

If you choose to 'opt in,' we may cover your debit and ATM card transactions when your account is overdrawn. Once the transaction posts to your account putting it into an overdraft status, we will cover the transaction. However, you will then be assessed a \$36 fee for each transaction. Without coverage, individual, everyday transactions above your balance will be declined.

### **Choose What's Best for You**

Balancing your checkbook on a regular basis is the best way to ensure you do not overdraw your account or incur an overdraft fee. However, in today's fast paced electronic world, choosing to have overdraft coverage for the use of your debit or ATM card can give you peace of mind. The decision is yours – choose what's best for you.

### **Why 'Opt In'?**

- When traveling on school trips or to visit home, sometimes you could spend more money than expected. If you choose to 'opt in,' your transactions would be covered during those emergency situations.
- When making transactions at restaurants or retail stores, 'opting in' could save you the embarrassment of not being able to pay for your meal or your items.

### **To Choose Overdraft Coverage**

To sign up for the overdraft coverage, simply fill out the attached overdraft consent form and mail it back with your completed paperwork.

Thank you for being a 1st Source client. If you have any questions about overdraft coverage, please do not hesitate to contact us.

Sincerely,

Culver Department  
culver@1stsource.com  
574-935-1522 or 1-800-513-2360



## E Debit & ATM Card Overdraft CHOICE FORM

What You Need to Know About Overdrafts and Overdraft Fees

### What is an Overdraft?

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 standard overdraft practices that come with your account.
2. We also offer overdraft protection plans which may be less expensive than our standard overdraft practices. These include Overdraft Transfer Service, which automatically transfers from your savings account to your checking account, and the Carefree Line of Credit, which covers your overdraft with a line of credit and is subject to credit approval. To learn more about these products and others, contact any local 1st Source banking center.

This notice explains our standard overdraft practices.

### What are the Standard Overdraft Practices that Come with My Account?

After your account is established and is in good standing, 1st Source may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- Everyday debit card transactions
- ATM card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

### What Fees Will I be Charged if 1st Source Bank Pays My Overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$36 each time we pay an overdraft. Please note that if we return a check unpaid you will still be charged a \$36 fee.
- Also, if your account is overdrawn for 6 or more consecutive business days, we will charge an additional \$7 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

### How Can I Provide My Choice to 1st Source Regarding Authorizing and Paying Overdrafts on My Individual, Everyday Debit and ATM Card Transactions?

Visit us: At any one of our local banking centers

Call us: 574-235-2000 or 1-800-513-2360

Mail us this form: Debit Card Overdraft Choice, c/o Deposit Services  
1st Source Bank  
P.O. Box 1602  
South Bend, IN 46634

### Debit & ATM Card Overdraft Choice Agreement

- I do not want 1st Source Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want 1st Source Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

[PLEASE PRINT CLEARLY]

Date: \_\_\_\_\_ Phone: ( \_\_\_\_\_ ) \_\_\_\_\_

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Please indicate which account(s) you would like your consent to apply to.

Account Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

Account Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

## F Customer Due Diligence Questionnaire

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

SSN/ITIN:  Yes  No If Yes, list SSN/ITIN: \_\_\_\_\_

Occupation (retired/disabled/unemployed? list "former;" plus occupation): \_\_\_\_\_

Are you a frequent traveler?  Yes  No

If Yes, list any countries outside the US to which you travel: \_\_\_\_\_

Will you be using a safe deposit box?  Yes  No

Will the initial deposit exceed \$5,000?  Yes  No

Source of funds for initial deposit: \_\_\_\_\_

Declared monthly behavior (please answer in dollar amounts):

Checks Deposited \$ \_\_\_\_\_ Checks Withdrawn \$ \_\_\_\_\_

Will you use Mobile Deposit?  Yes  No

Cash Deposited \$ \_\_\_\_\_ Cash Withdrawn \$ \_\_\_\_\_

Wires Received \$ \_\_\_\_\_ Wires Sent \$ \_\_\_\_\_

List any countries outside the US from which you will send/receive wires: \_\_\_\_\_

ACHs Received \$ \_\_\_\_\_ ACHs Sent \$ \_\_\_\_\_

List any countries outside the US from which you will send/receive ACHs: \_\_\_\_\_

Are you a US Citizen?  Yes  No

If no, what is/are your country(ies) of citizenship? \_\_\_\_\_

Do you have a Green Card, or are you a Permanent Resident?  Yes  No

If Yes, Green Card ID number: \_\_\_\_\_

If No, Taxpayer ID (if applicable): \_\_\_\_\_

Are you, or have you ever been, a Politically Exposed Person (PEP)?  Yes  No

If Yes, of what country? \_\_\_\_\_

Are you an employee of an embassy, foreign consulate, or foreign mission?  Yes  No

If Yes, what is the home country of embassy, consulate, or mission? \_\_\_\_\_