Welcome to the St. Paul Soaring Eagles Savers Club!

Dear Soaring Eagles Club Parents/Guardians:

The 5th and 6th graders have been working on the final details for the Soaring Eagles Savers Club to open. We feel that this program is a great opportunity for your child to learn basic financial management and banking skills, and hopefully it will make them excited about saving money.

Accompanying this letter you will find the required savings account form to fill out for your child. **IMPORTANT: A parent/guardian must also fill out both forms in order to open this account.** Therefore, if you have 2 children opening accounts, you as a parent will fill out 2 Customer Identification Forms for each child listing their "Employer" as Minor Child and "Profession" as student. You must also fill out 2 MORE Customer Identification Forms listing your own personal information. One more note regarding the form: it asks for "Associated Name and SSN" this is where you, as a parent, fill out your name and social security number. If both parents wish to have their names listed on the student account, then another form will have to be filled out for the 2nd parent's personal information. If you are in need of additional forms please either visit our school website at www.stpaulwp.org or contact the school office.

Two forms of IDs are necessary for both the child and the parent. One of the forms presented must have a photo ID on the form. Acceptable ID forms may include: Birth Certificate, Baptismal Certificate, Social Security Card, Insurance Card, Driver's License, or Student ID Card. Copies may be made of the originals. If your child cannot find 2 forms of IDs please contact the school office and talk with Mrs. Meiergerd. ***The completed savings account forms and copies of IDs must be returned to school by Monday, December 2, 2013. These forms and ID copies will be brought to F&M Bank so that they can build the accounts.***

On Wednesday, December 18th we will have a special time for parents and students to come to F&M Bank and sign forms. This will be from 4:00-6:00 p.m. At this time the student will receive their bank account number, a little zipper bag for their money and a savings book. **No account number will be issued until papers are signed.** If you are unable to attend that evening please contact the school office.

INFORMATION

- These are actual savings accounts, which may be accessed at F&M Bank in West Point, NE.
- The first day the Soaring Eagles Savers Club will be open at St. Paul School will be ***Thursday, January 9th***.
- The Soaring Eagles Savers Club will be open ***the first Thursday of each month*** until the end of the school year.
- ***The bank will be open 7:30—8:30 a.m. for grades Pre-8th.***
- The minimum deposit is $1.00. We will accept cash or checks. Checks must be payable to the student.
- No withdrawals are allowed at the student run bank. Withdrawals may be made at F&M Bank.
- Statements will be prepared monthly and will be e-mailed to parents/guardians.

- F&M Bank will reward each student:
  - $.50 after 3rd deposit
  - $.50 after 6th deposit
  - $.50 after 9th deposit
  - $.50 after 12th deposit

What Your Child Can Expect When They Make a Deposit

- Your child will enter the gym and be directed by Security. They will also put their name in for a door prize drawing.
- They will then be directed to the Bank Managers who will put their name and account number on a deposit slip.
- Next they will be directed to the bank teller who will count the money and fill out the amount on the deposit slip.
- Next they will go to the Book keeper who will recount the money.
- Once the bookkeeper and teller have verified everything is correct, your child will be given a receipt of their deposit and the amount will be added to their savings book. Please note that the account number portion of the deposit slip is blacked out on the copy your child receives. We designed the deposit slips this way just in case your child loses their receipt.
- They will then be directed to marketing.
- Marketing will hand out the treasure box prizes. Each time your child makes a deposit, they will get to choose a prize. Marketing will also handle the door prize.

The 5th and 6th graders are very excited about their student run bank! ***We are planning on a ribbon cutting ceremony on the opening bank day Wednesday, January 8, 2014 at 2:00 p.m.!***

The Soaring Eagles Savers Club Employees

Bank Managers

Reece Snodgrass

Rachel Groth

Kaleb Hasenkamp

Security

Zach VanderGriend

Jacob Reimers

Bailey Hickey

Chandler Koenig

Advisors

Nancy Reppert & Kari Penrose

Marketing and Advertising

Hanah Lutz

Sydney Swanson

Ellie Baumert

Kayla Conant

Tellers and Bookkeepers

Marshall Stalp

Jake Reeson

Caleb Seymour

Cash Meier

F&M Bank

Online Banking & Mobile Deposit Enrollment Form

CUSTOMER INFORMATION

Name:_____ New User:_____ Existing User:_____

Address:_____ TIN/SSN:_____

City:_____ State:_____ Zip Code:_____

Phone:_____ Primary Contact:_____

Email Address:_____DOB:_____

ACCOUNT INFORMATION

USER AUTHORIZATION LEVEL

Account Number	View Only	Transfer In Only	Full	Mobile Deposit -	Mob. Dep. Limits (Circle One)
_____	_____	_____	_____	_____	Default or Other
_____	_____	_____	_____	_____	Default or Other
_____	_____	_____	_____	_____	Default or Other

CUSTOMER SIGNATURE(S)

Customer Agreement: By signing below, I hereby:
- Certify that everything I have shared on this application and any attachments is correct and authorize you to keep this application whether or not this request is approved;
- Authorize you to verify any other information in this application as well as answer questions others may ask you about my record with you;
- Agree to be bound to all rules and regulations applicable to my/our deposit account(s) at F&M Bank as established and amended by F&M Bank which are specifically made applicable to this agreement;
- Agree to pay fees and service charges in accordance with a schedule of charges as established and amended by F&M Bank from time to time. Charges shall be automatically deducted from my/our account and F&M Bank shall provide me/us notice of such debit(s) monthly;
- Acknowledge that I/we must further agree with and be bound by the "Online Banking Agreement and Disclosure" and "Terms & Conditions" prior to using F&M Bank online banking, mobile deposit and bill payment products and services;
- Unless otherwise noted, the meanings of terms as used by this Agreement and in information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code. The laws of the State of Nebraska shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Agreement, understands the terms and conditions set forth and agrees to be bound by them.

_____ _____ _____ _____
Signature Date Signature Date

_____ _____ _____ _____
Signature Date Signature Date

BANK INFORMATION (TO BE COMPLETED BY BANK)

Net Teller Account Number_____ PIN_____ Completed By/Date _____
Emailed Customer User ID & Password _____ Verified By/Date _____
Mobile Deposit Limits – Default or Other Amount - _____ (Officer Approval Required for Other Amount)

Customer Identification Form – Individual

*Customer Name (first, middle, last): _____

Associated Name and SSN: _____
(If applicable, the accountholder for whom you act as Power of Attorney, Officer, Trustee, Authorized Signer, etc.)

*Date of Birth: _____

U.S. Citizen ☐ Yes ☐ No ***If yes**, Taxpayer ID# (SSN or EIN): _____

or

***If No**, one or more of the following: Taxpayer ID # (SSN or EIN); passport # & country of issue; alien registration card #; gov't issued ID evidencing nationality, residence & bearing photograph;

*ID #: _____

*Residential Address: _____

(physical address) _____

Mailing Address _____

(if different) _____

Phone Number: _____ ☐ Home ☐ Cell ☐ Work

Secondary Phone Number: _____ ☐ Home ☐ Cell ☐ Work

Employer: _____

Occupation, business or profession: _____

Email Address: _____

*** Required field. Cannot open the account without this information!**

DO NOT COMPLETE ANY ITEMS BELOW THIS LINE! F&M BANK USE ONLY!

Identification obtained - Check at least two, **one of which must be from the primary list** and second from either list, but not limited to the lists below. On another page a legible photocopy of each unexpired document used from below. Verification methods used checked below. Discuss discrepancies, non-documentary methods of verification and method of resolution used at bottom of this form with officer approval.

PRIMARY/DOCUMENTARY
- ☐ U.S. drivers license
- ☐ *U.S. military I.D. card
- ☐ *Passport
- ☐ *U.S. Permanent Resident Card
- ☐ U.S. DMV-provided Photo ID

* Must provide documentation of current address.

SECONDARY
- ☐ ** social security card
- ☐ professional license
- ☐ employer I.D. card\paystub
- ☐ credit card
- ☐ organization membership card
- ☐ student I.D. card
- ☐ credit report
- ☐ insurance card
- ☐ firearm license
- ☐ voter registration card
- ☐ utility bill
- ☐ property tax bill
- ☐ birth certificate
- ☐ ChexSystems

**** Social Security Card "for work purposes only" must be accompanied by US Employment Authorization Card.**

Discrepancies noted, non-documentary methods of verification and method of resolution with officer approval:

_____

_____

_____

Date: _____ Verified by F&M Bank: _____

Below is completed by Support Staff - Show date & initials to indicate completion.

☐ Compared to government OFAC list

OFAC verification from Jack Henry OFAC Inquiry _____
Date & Initialed

OFAC verification from Factual Data full credit report in customer loan file _____
Date & Initialed

☐ Verify ID entered into Jack Henry Core Director _____
Date & Initialed