

WILSON BANK & TRUST SCHOOL BANK SAVINGS ACCOUNT

TNUTMA Ownership Account

Wilson Bank & Trust, PO Box 768, Lebanon, TN 37088

Important note: this document is not for joint accounts. If you prefer to open a joint savings account with your child, you must go to a WB&T branch.

_____ School	_____ Classroom Teacher's Name	_____ Grade	
_____ Student Name (Please Print)	_____ Date of Birth	_____ Male / Female (Circle)	_____ Student Social Security Number
_____ Street Address	_____ City	_____ State	_____ Zip
_____ Home Phone Number			
_____ Parent or Guardian Name	_____ Social Security Number	_____ Email Address	_____ Cell Phone #

Certification: Under penalties of perjury, I certify (1) that the number shown above is my correct taxpayer identification number (social security number) and (2) that I am not subject to backup withholding either 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 the Internal Revenue Service has notified me that I am no longer subject to backup withholding (3) I am a U.S. person (including a U.S. resident alien).

By signing this document, I acknowledge that I am requesting to open the type of account designated above. I certify that all information provided on this form is true and accurate. I agree to be bound by the Account Agreement and to all Wilson Bank & Trust School Bank rules and regulations set forth by Wilson Bank & Trust. By signing below, I acknowledge receipt of a copy of the Privacy Policy. I understand that the following disclosures will be mailed to me within 10 days of returning this signature card to the above mentioned school: Account Agreement, Truth in Savings, Fee Schedule, and the Electronic Fund Transfer Disclosure and Agreement.

Parent/Guardian Signature

Parent/Guardian Date of Birth

Driver's License #

I hereby agree that I have been informed that Wilson Bank & Trust, if desires, may take photographs in which my child may appear. I understand that such photographs, the school's name, and my child's name may be used in online and/or printed promotions and may be distributed to the general public. My signature is hereby consent for my child to be photographed and to the use of any photography, the school's name, and my child's name in brochures or company publications. I further release Wilson Bank & Trust, their staff, the photographer and any publication from any claims that I may have in connection with the taking or publication and use of such photograph(s), the school's name and my child's name.

Parent/Guardian Signature

Date

I acknowledge that I will receive School Bank Day or Kids Bank Saturdays reminders by email and text message through Remind.com. If I want to refuse the reminders, I will need to do so through Remind.com.

Parent/Guardian Signature

Date

-----For Bank Use Only-----

Identity of parent/guardian verified by _____ Date _____ Copy of ID Attached

Employee Name/Branch # _____

Initial Deposit Amount

User Code & School

Account Type- Savings **Ownership of Account-** Personal Purpose Individual

Account Number

Date Account Opened

Employee Name/Branch#

FACTS**WHAT DOES WILSON BANK & TRUST 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 and Account balances
- Payment history and Transaction history
- Transaction or loss history and Credit history

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 Wilson Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wilson Bank & Trust 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	Yes	No
For joint marketing with other financial companies	Yes	No
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

Questions?

Call 615-444-2265 or go to www.wilsonbank.com

What we do

<p>How does Wilson Bank & Trust protect my personal information?</p>	<p>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.</p>
<p>How does Wilson Bank & Trust collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account or Deposit money - Pay your bills or Apply for a loan - Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Wilson Bank & Trust has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Wilson Bank & Trust does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Our joint marketing partner(s) include Credit Card Companies, Insurance Companies, Financial Companies</i>