



# 2025 Direct Deposit Santa Saving



Complete this application and send in your first deposit.  
We'll send you your savings PLUS INTEREST in November 2025.

Primary Owner \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Co-Owner/POD \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

I authorize West Plains Bank and Trust Company to debit my checking account number: \_\_\_\_\_

Every 7 Days (Weekly)  Every 14 Days (Biweekly)  Every Month on the \_\_\_\_\_ day of the month

in the amount of \$ \_\_\_\_\_ Beginning: \_\_\_\_\_

I will make manual transfers into Santa Savings

Please Direct Deposit my funds to the account number above

Please Direct Deposit my funds to account number: \_\_\_\_\_

Only offering Direct Deposit  
into your West Plains Bank  
and Trust Company Account

\* I authorize West Plains Bank and Trust Company to roll over these elections for the 2026 Santa Savings period

\_\_\_\_\_  
Primary Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Owner Signature

\_\_\_\_\_  
Date

For Official Use Only			
Received by _____	Account # _____	<input type="checkbox"/> New	<input type="checkbox"/> Reopened
Loaded By _____	Verified by _____		
Comments _____			

## TRUTH IN SAVINGS INITIAL DISCLOSURE - SANTA SAVINGS

### RATE INFORMATION:

#### Single Variable Rate.

The interest rate on an account paid by direct deposit is 0.50% with an annual percentage yield of 0.50%. Your interest rate and annual percentage yield may change.

- Determination of Rate.
- Frequency of Rate Changes. We may change the interest rate on your account at any time.

**COMPOUNDING FREQUENCY.** Interest will be compounded daily.

**CREDITING FREQUENCY.** Interest will be credited to your account one time a year at the end of the account period

**EFFECT OF CLOSING AN ACCOUNT.** If you close your account before interest is credited, you will not receive the accrued interest.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL OF INTEREST ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

\*Santa Savings account elections will automatically roll over to the 2026 cycle with the transfer criteria selected above. If you would like to make changes for the 2026 cycle, please contact a Universal Banker during November 2025.