

**OMAHA** 402.697.5599

5370 South 72nd Street (ATM)  
Lobby Hours:  
Mon-Fri 9AM to 5PM  
Sat. 9AM to 12PM  
Drive Up Hours:  
Mon-Fri 8AM to 6PM  
Sat. 8AM to 12PM

11902 Pierce Plaza  
Lobby Hours:  
Mon-Fri 9AM to 5PM  
Sat. 9AM to 12PM  
Drive Up Hours:  
Mon-Fri 8AM to 5PM  
Sat. 9AM to 12PM

**GOTHENBURG** 308.537.3684

914 Lake Avenue  
Lobby Hours:  
Mon-Fri 9AM to 4PM

605 10th Street (ATM)  
Lobby Hours:  
Mon-Fri 8AM to 5PM  
Sat. 8AM to 12PM  
Drive Up Hours:  
Mon-Fri 8AM to 5PM  
Sat. 8AM to 12PM

ATM Comfort Suites  
315 Platte River RD

**MULLEN** 308.546.0600

101 Northwest 1st Street (ATM)  
Lobby Hours:  
Mon-Fri 8AM to 4PM  
Drive Up Hours:  
Mon-Fri 8AM to 5PM

**Makes Cents FAQ**

**How many accounts can I set up to utilize *Makes Cents*?**

You may setup as many as 4 receiving (savings or checking) accounts to receive *Makes Cents* transfers.

**If I wish to enroll in *Makes Cents*, do all of my accounts I want set up have to be with First State Bank?**

Yes, all checking and savings accounts must be with First State Bank.

**Can I set up *Makes Cents* to transfer different amounts to each of my receiving accounts?**

No, *Makes Cents* can only be set up to equally distribute funds to each account.

**Will *Makes Cents* create a transfer if my account is at a low balance?**

*Makes Cents* will not round up or make a transfer if your checking account balance falls below \$100.00

**If I need to cancel my debit card will my *Makes Cents* be cancelled as well?**

No transfers will be made if you do not have an active debit card associated with the account.

**If I have a joint checking account will *Makes Cents* affect all debit card transactions on the account or just my own card transactions?**

*Makes Cents* will round up or transfer funds on each debit card transaction on your account, whether it is your debit card or the other individual(s) on the account.

**Can I change or cancel *Makes Cents* at any time?**

Yes, you can change or cancel at anytime.

MAKES  
CENTS  
SAVINGS  
PROGRAM



**First State Bank**  
[www.1stStateBank.com](http://www.1stStateBank.com)

**FOR INTERNAL USAGE ONLY**

Date Application Was Received \_\_\_\_\_

Bank Employee Signature \_\_\_\_\_

Date Activated \_\_\_\_\_

Port # \_\_\_\_\_

# IT JUST "MAKES CENTS"

## What is *Makes Cents*?

*Makes Cents* is a savings program that will turn every-day purchases into savings with a swipe of your debit card. You let us know the transfer amount (up to \$5.00) to be set for each transaction and watch your savings grow!

There are 3 different ways to save with *Makes Cents*:

- Round up transactions to the nearest dollar
- Transfer a predetermined amount per debit card transaction
- Round up transactions to the nearest dollar and add an additional amount per transaction



## Why choose *Makes Cents*?

- Effortlessly save with just a swipe of your debit card
- Achieve your saving goals for children, Grandchildren, or yourself!
- "Centsible" way to add to your savings account
- Helps you keep on the path to good savings habits
- There will be no fees for *Makes Cents* transfers
- You will be surprised how quickly your savings can grow!

Ninja skills. . . . .

Swipe debit card. . . . .

Save money. . . . .

## Makes Cents Application

Name \_\_\_\_\_

Social Security # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth \_\_\_\_\_

Cell Number \_\_\_\_\_ Home Number \_\_\_\_\_

E-mail Address \_\_\_\_\_

Checking Account # \_\_\_\_\_

Savings/Checking Account # \_\_\_\_\_

Savings/Checking Account # \_\_\_\_\_

Savings/Checking Account # \_\_\_\_\_

Savings/Checking Account # \_\_\_\_\_

### Makes Cents Type:

Select one option below to save each time you use your Visa debit card:

- Round my purchase to the nearest whole dollar
- Add an additional \$ to my original transaction amount (between \$1 - \$5) \$\_\_\_\_\_
- Round my purchase to the nearest whole dollar AND add an additional \$ per transaction (between \$1 - \$5) \$\_\_\_\_\_

### Terms & Conditions

When you enroll in our *Makes Cents* savings service, we round up the amount of any Visa debit card purchase made by you or any Visa debit cardholder of your Checking Account to the nearest whole dollar amount, and transfer the amount in excess of the purchase price from your Checking Account to the designated savings or checking account(s).

We aggregate the round up from purchases that post to your Checking Account each business day and make a single transfer at the end of the business day. If on a business day you do not have sufficient available funds (\$100 minimum balance) in your Checking Account, we do not round up purchases posted on that business day and we cancel the *Makes Cents* transfer for that day. If your Visa debit card purchase is subsequently cancelled or reversed, the corresponding *Makes Cents* transfer will remain in the designated account(s). We may cancel the *Makes Cents* transfer at any time. *Makes Cents* is available only on Visa debit cards linked to your First State Bank Checking Account indicated above. If the Checking Account with *Makes Cents* savings service is closed or all accounts receiving *Makes Cents* transfers are closed, the *Makes Cents* service will be cancelled. You agree to notify the bank in writing if you wish to cancel the *Makes Cents* savings service.

X \_\_\_\_\_  
Customer Signature

### Cancellation of Authorization:

I, \_\_\_\_\_, cancel this agreement as of \_\_\_\_\_ (Date)  
\_\_\_\_\_  
Customer Signature

X Cut Off Form Here To Mail In

Find out more online at: <http://MakesCents.Ninja>

## Tracking your savings transactions is easy with our Mobile Applications!



Mobile Deposit



Mobile Banking



Mobile Deposit

Mobile Banking