

# Information from U.S. Bank

## MUSTANG CARD

During Registration Days, you will have your picture taken for and receive your Mustang Card. The Mustang Card will serve as your official university identification card and will provide access to many facilities and services offered on campus including: event access, library card, SMSU dining services, vending machines, laundry card, Mustang Zone, and community bus transit card.

As an **optional** service, your Mustang Card can also act as your ATM/Debit card by linking it to a U.S. Bank Student Checking account<sup>1</sup>. All students attending Southwest Minnesota State University will receive a Mustang Card, regardless of their banking affiliation. Benefits you will receive by having a U.S. Bank Student Checking account are:

- No monthly maintenance fee<sup>1</sup>
- No ATM Transaction fees at U.S. Bank ATM's including an on-campus ATM located in the dining area of the Student Center
- No ATM Transaction fees charged on first four Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM transactions fee apply after four)<sup>2</sup>
- Free Mobile Check Deposit<sup>3</sup>
- Email and text alerts<sup>4</sup>
- eStatements by request<sup>5</sup>
- Send money with Zelle® to friends and family – free for U.S. Bank Customers<sup>6</sup>
- A full-service U.S. Bank branch in Marshall, Minnesota

### Want to open a U.S. Bank Student Checking account<sup>1</sup> or already have a U.S. Bank Checking account?

Visit the U.S. Bank table during orientation to open and/or link your U.S. Banking Student Checking account to your Mustang Card. Please bring your driver's license or state-issued identification card and your social security number.

U.S. Bank is committed to offering exceptional financial services to its customers, which includes a variety of financial wellness resources available 24/7 for parents and students. Visit [usbank.com/studentunion](http://usbank.com/studentunion) to learn more.

Again, congratulations and welcome to Southwest Minnesota State University. We look forward to meeting you at Registration Days.

Sincerely,

Your Mustang Card Center Staff  
[www.SMSU.edu/MustangCard](http://www.SMSU.edu/MustangCard)  
email: [MustangCard@smsu.edu](mailto:MustangCard@smsu.edu)  
phone: 507-537-6573

Becky Vogel, U.S. Bank Branch Manager  
phone: 507-591-4043



1. All regular account-opening procedures apply. \$25 minimum deposit to open an account. Fees for non-routine transactions may apply. 2. If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Please refer to the Consumer Pricing Information brochure for a summary of ATM Transaction fees. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com) 3. Eligibility requirements and restrictions apply. Please refer to the Online and Mobile Financial Services Agreement for more information. 4. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. 5. Statement fees apply for paper statements. Additional fees apply for paper statements with image or check return. 6. Recipients must have an eligible bank account in the United States. Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

For a comprehensive list of account pricing, terms and policies see the Consumer Pricing Information brochure and Your Deposit Account Agreement. These documents can be obtained by contacting a U.S. Bank branch or calling 800.872.2657. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2019 U.S. Bank

Your school chose U.S. Bank as its partner to offer students, faculty and staff the option to add banking functionality to the campus ID card. Your school may receive financial support from U.S. Bank in the form of marketing funds, royalties, card stock or other compensation to offset costs otherwise incurred by the school. Students, faculty and staff are not required to open an account with U.S. Bank to receive or use the campus ID card for other campus services.



# U.S. Bank Consumer Deposit Application (Campus Only)

Branch #: \_\_\_\_\_

Cost Center: \_\_\_\_\_

Event Location/Segment Code: \_\_\_\_\_

Choose One:  Individual Account  Joint Account (with whom) \_\_\_\_\_

## APPLICANT

			/ /		
First Name	Middle Initial	Last Name	Date of Birth	Soc. Sec. #	Mother's Maiden Name

Mailing Address	City	State	Zip	# Years Present Address	

Physical Address	City	State	Zip	# Years Present Address	

( )	( )	
Home Phone	Mobile Phone	Email Address

Type of Government Issued ID	ID Number	State/Country of Issue	Issue Date	Exp. Date	ISS Number (MO Only)

Country of Citizenship	Other Countries of Citizenship	Country of Permanent Residence	Other Countries of Residence

Will this person be a Payable on Death Beneficiary or another non signing individual on all of the accounts being set up during this session?

Yes  No



**Important Procedures For Opening A New Account:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Applicant(s) Statement:** By submitting this application, I understand and agree that you may obtain additional credit information about me, including requesting information from a credit reporting agency and verifying my employment history.

**Certification (not applicable to international students completing Form W-8BEN):** Under penalties of perjury, I certify that: 1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2) I am a U.S. citizen or other U.S. person, and 3) I am not subject to backup withholding because: I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding, and 4) I am exempt from FATCA reporting.

**Certification instructions:** You must cross out item 3 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 3 does not apply.

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

The bank is hereby authorized to recognize the signature(s) subscribed below in the payment of funds or the transaction of any business for this account. All transactions shall be governed by applicable laws and the bank's terms (copy acknowledged as received herewith) that pertain to the type of account and style of ownership indicated on this card. Upon the request of the bank, any consumer reporting agency is hereby instructed to furnish a consumer report relating to the undersigned to the bank. Refer to resolution file for authorization of signatures where authorization is required. By signing this signature card, you are also acknowledging your express consent to the terms and conditions in your applicable account agreement, including but not limited to our policies on funds availability and our cellular phone contact policy.

**Minnesota Customers ONLY**

**State of Minnesota Confirmation:** The applicant/applicants confirm(s) that he/she has not been convicted of a criminal offense involving the use of a check or similar item within 24 months immediately preceding the application for this account.

**I hereby acknowledge all information given is accurate to the best of my knowledge.**

Signature \_\_\_\_\_

Date \_\_\_\_\_

**For Bank Use Only**

Account Number(s) \_\_\_\_\_

**ATM AND DEBIT CARD OVERDRAFT COVERAGE**

Would you like to choose ATM and Debit Card Overdraft Coverage for your account?  Yes  No

Initial below to acknowledge that you received written information about your choice to say Yes or No to ATM and Debit Card Overdraft Coverage.

Applicant Initials \_\_\_\_\_

**DEBIT CARD OPTION**

Would you like to order checks?  Yes  No

Would you like a debit card?  Yes  No

**STUDENT DEBIT CARD OPTION**

Available at eligible colleges and universities. Ask your banker.

Would you like a Campus Bank Card?  Yes  No  
(Your Student ID and ATM/Debit Card in one)

Would you like a Maxx Card?  Yes  No  
(Your Student ID and Debit Card in one)

**IMPORTANT:** You must have a U.S. Bank checking account to receive a debit card. Only your primary checking account can be accessed for purchases at retail locations.

**Expanded Account Access:** By submitting this application, I request that (a) any card or PIN issued or selected by me under this application will access multiple checking, savings, line of credit and credit card account(s) in my name at U.S. Bank or any of its bank affiliates; (b) any account opened under this application may be accessed by any card(s) or PIN(s) that I have selected or that has been issued to me in the future be selected by me or issued to me by U.S. Bank or any of its bank affiliates. "Access" means use of a card or account number and PIN to conduct a transaction or obtain information at ATMs or via telephone, personal computer banking, or any other available method. There are no additional fees or charges for expanded account access. The fees and terms disclosed for each account apply. I understand that at U.S. Bank ATMs this expanded account access may be available for up to five checking, five savings, and five line of credit or credit card accounts, and that other methods of access, other limitations may apply.