

Account Number: \_\_\_\_\_

Customer Name: \_\_\_\_\_

### Depositor Election for Standard Overdraft Services

Capitol Federal provides an overdraft protection service that provides for an automatic transfer of available funds from other savings, checking or money market accounts you hold with us. We also offer the same transfer service utilizing available credit on an Execuline home equity line of credit loan secured by your home. Overdraft protection service requires enrollment prior to an overdraft in order for the transfers to occur.

The Bank also provides a courtesy review of payments that would overdraft your account – standard overdraft services – that considers your account history and may permit payment of an overdraft on the account, with a fee charged for this service. However, unlike the overdraft protection service, there is no agreement by the Bank to pay your checks or other debits up to any balance limit. Further, the fact that the Bank may have paid such debits in the past is not a guarantee that we will continue to do so.

You may decline to have your account reviewed for standard overdraft services. However, if you decline these services, any checks or ACH debits that would overdraft your account will be returned unpaid and an NSF (insufficient funds) fee will be charged by the Bank. Additionally, you may also be charged a fee by the payee of the returned debit and be subject to the payee reporting your NSF payment to agencies that provide information to merchants on consumer NSF activities.

You may accept or decline standard overdraft services for checks that you write, and ACH (automated clearing house). Note that many merchants are now converting your paper checks to an ACH debit, so that if you choose to decline standard overdraft services for ACH, you also will be opting out of having such electronified checks covered by this review.

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I acknowledge that Capitol Federal has provided the information above concerning its overdraft protection service and standard overdraft services for checks and ACH. My election for standard overdraft services:

For inclearing checks, I  Accept  Decline standard overdraft services.

For ACH debits, including electronified checks, I  Accept  Decline standard overdraft services.

I understand that if I have declined standard overdraft services, I will be assessed NSF fees and that checks and/or ACH payments that overdraft the account will be returned unpaid to the presenter. Further, if I decline standard overdraft services for both inclearing checks and ACH, I automatically have declined such services for online bill payment.

Customer signature: \_\_\_\_\_ Date: \_\_\_\_\_