



Capitol Federal Savings

➤ What fees will I be charged if Capitol Federal pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$32** each time we pay an overdraft on checks, ACH or automatic bill payments. We will charge you a fee of **\$32** each time we pay an overdraft for an everyday debit card transaction.
- Also, if your account is overdrawn for 7 or more consecutive calendar days, we will charge an additional **\$5** per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want Capitol Federal to authorize and pay overdrafts on my everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call us at 1-888-822-7333 or complete this form and deliver it to any branch office or mail to Capitol Federal Savings, 700 S. Kansas Avenue, Topeka, KS 66603. Emails or faxes cannot be accepted.

After August 15, 2010, we will not authorize and pay overdrafts for everyday debit card transactions unless you ask us to (see below).

I do not want Capitol Federal to authorize and pay overdrafts on my everyday debit card transactions. I understand that these transactions will be declined, but I will not be charged a fee.

I want Capitol Federal to authorize and pay overdrafts on my everyday debit card transactions. I understand that I will be charged a fee for any overdrafts paid.

Checking Account Number: _____ (Note: this authorization/revocation form is valid **ONLY** for the account listed, and only one account may be listed per form. The action of one account owner is valid and binding for all account owners for this authorization or revocation).

Signature: _____ Date: _____

Printed Name: _____

What You Need to Know about Overdrafts and Overdraft Fees

Capitol Federal Savings Bank

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, which are a link to a savings, money market, checking or Execuline credit account that you hold with our Bank. These plans may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions:

- ATM transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.