

**Standard Overdraft Services
Opt-Out for Check and ACH Items**

Your account comes with Capitol Federal's Standard Overdraft Services. An overdraft occurs when you do not have enough available funds in your account to cover a transaction at the time the transaction posts (i.e., at the time we debit the funds associated with the item from your account), but we pay it anyway. If we authorize and pay an item that creates an overdraft, we will charge you an Overdraft Fee. **The Standard Overdraft Services are not our guarantee of payment.**

We will automatically review check and ACH items that would create an overdraft on your account unless you tell us not to. If you opt out of the Standard Overdraft Services for check and ACH items, any check or ACH item that would create an overdraft in your account will be declined or returned unpaid and you will be charged an Insufficient Funds Fee, also known as an NSF Fee. We will also charge you a separate NSF fee for each resubmission of a single check or ACH item. You may also be charged a separate fee by the other party to the transaction (for example, a merchant).

Your account may be eligible for an Overdraft Protection Plan, which pays overdrafts by automatically authorizing a transfer of funds to your account from a companion account or line of credit. We will charge you for each transfer, but it will usually be less than the fees we charged in connection with the Standard Overdraft Services. You may apply for an Overdraft Protection Plan at any Capitol Federal branch location or call 1-888-8CAPFED for more information.

Please refer to our Disclosure & Agreement for Savings and Transaction Accounts and your account's Service Charge Schedule for a full description of our Standard Overdraft Services, Overdraft Protection Plans, and the fees we charge in connection with these services.

I understand the information provided to me on this form regarding Capitol Federal's Standard Overdraft Services for check and ACH items, including the fees that Capitol Federal will charge whether it pays an overdraft on a check or ACH item or returns a check or ACH item unpaid.

I make the following elections for check and ACH items:

Checks

- I WANT Capitol Federal to pay my checks that would result in an overdraft.
- I DO NOT WANT Capitol Federal to pay my checks that would result in an overdraft.

ACH Items

- I WANT Capitol Federal to pay my ACH Items that would result in an overdraft.
- I DO NOT WANT Capitol Federal to pay my ACH Items that would result in an overdraft.

I further understand that I may change these designations at any time.