



Overdraft Protection Application

Capitol Federal® offers Overdraft Protection Plans for checking and money market accounts. The Overdraft Protection Plan may be used to resolve a negative available balance in your account by automatically authorizing a transfer of funds to your account from one or more companion checking, money market, or savings accounts or an Execuline home equity line of credit account owned by you and held at Capitol Federal. There is a fee for each Overdraft Protection Plan transfer. Please refer to your account's current fee schedule for the amount of the fee.

We do not limit the number of Overdraft Protection Plan transfers that can be made to your Account from your companion deposit or loan account(s); however, no Overdraft Protection Plan transfer may exceed the available balance in any companion deposit account or the credit limit for any companion loan account. If there are not enough funds available in your companion account(s) to cover the full amount of an overdraft, any overdraft remaining in your Account following the Overdraft Protection Plan transfer(s) will be reviewed under our Standard Overdraft Services or Commercial Overdraft Services, as applicable. Please refer to your account agreement for full terms and conditions governing Overdraft Protection Plans.

If you do not have an Execuline Home Equity Line of Credit and would like more information about this product, please contact your nearest Capitol Federal office or call toll free 1-888-8CAPFED (1-888-822-7333).

Account Owner Name

Protected Account Number

Overdraft Protection Plan transfers will be made to your protected account from the accounts listed below in order by sequence number. Funds will be drawn from the sequence number 1 account first and if an overdraft still exists, funds will be drawn from the sequence number 2 account and so on until the overdraft is cured or there are no additional accounts available from which Overdraft Protection Plan transfers can be made. You will be charged a separate fee for each Overdraft Protection Plan transfer.

Sequence	Account Type	Account Number
1		
2		
3		
4		

By signing below, I authorize Capitol Federal to establish an Overdraft Protection Plan for my protected account identified above, in accordance with the terms set forth in this Overdraft Protection Plan Application and my account agreement. I understand that (1) Capitol Federal reserves the right to refuse any Overdraft Protection Plan transfer; (2) Capitol Federal does not guarantee payment of any overdraft; (3) this authorization shall not be effective until accepted by Capitol Federal and that no Overdraft Protection Plan transfer may occur before such acceptance; and (4) my Overdraft Protection Plan will remain in effect until revoked in writing by me or Capitol Federal.

Signature

Date