



WIRE TRANSFER SUPPLEMENTAL AGREEMENT

Complete one agreement per person

Customer Name: _____
First Last

CIF Number: _____
(Bank Provided)

Current Address: _____

General Terms.

The customer named above ("Customer") desires to use Capitol Federal® Savings Bank ("Bank") to transfer funds to or from any of the Customer's accounts, including current accounts or any account opened in the future, at Bank upon a request communicated in writing, by facsimile or electronically. Bank provides these services as a method to originate domestic and international wire transfers for Customer. This agreement between Bank and Customer supplements Part V, Electronic Transaction, Disclosure and Agreement for Savings and Transaction Accounts ("Account Agreement"), which is hereby incorporated and made a part of this agreement ("Agreement").

This Agreement can be executed or modified by Customer, or other fiduciary with authority to transact business for Customer. This Agreement is effective upon execution by Customer and acceptance by Bank. Bank's acceptance will require adequate time to process the Agreement and Bank reserves the right to not honor the Agreement for up to three business days but may accept it sooner when possible.

Funds Transfer. Transfer request must be transmitted to Bank in compliance with the requirements established by Bank from time to time and the request will be accepted or rejected in accordance with this Agreement. Nothing in this Agreement will limit Bank's right to refuse any transfer request because of insufficient funds, unclear transfer instructions or any other reason. Bank will attempt to contact Customer by telephone to notify Customer of the rejection. Bank may, at its option, give notice of rejection in writing.

Payment for Transfers. Customer authorizes Bank to debit Customer's account(s) for the amount of each funds transfer order when Bank executes a payment order to carry out Customer's transfer request. Customer further authorizes Bank to collect the service fee for each fund transfer from the transferred amount or account(s). Customer agrees that its transfer requests and applicable fees will not exceed the available balance in the account designated to pay the transfer request. If a payment order should be executed which creates an overdraft, with or without Bank's prior consent, Customer agrees to pay Bank the overdraft amount and any overdraft fee promptly upon demand. Bank may offset the amount of the overdraft against the balance of any of Customer's accounts with Bank and may exercise any rights that Bank may have under any agreements granting Bank security for the payment of liabilities or obligations of Customer to Bank.

Receipt of Funds Transfer. Funds transfer receipts will be mailed to the last address Customer has given Bank upon completion of the funds transfer and included on the regular monthly statement and Bank will not provide a separate notice of funds transfer upon receipt.

Customer Liability. In consideration of the agreement by Bank to act upon funds transfer instructions in the manner provided in this Agreement, Customer shall be liable to Bank for and shall indemnify and hold Bank harmless from and against any and all causes of action, claims, suits, judgments, executions, liabilities, losses, damages, costs and expenses (including attorney's fees and other legal expenses), or other losses resulting from acts, omissions, or provisions of invalid or inaccurate data by Customer, or any other person acting on Customer's behalf, in connection with Bank acting upon the wire transfer instructions provided by Customer. Customer's indemnification obligations include without limitation: (a) a breach by Customer of any provision of this Agreement; (b) Bank debiting or crediting of any account as requested by Customer; and (c) the failure to act or the delay by any financial institution other than Bank.

Bank Liability: Bank is responsible only for performing the funds transfer service provided in this Agreement and shall be liable only when it does not act in good faith in performing these services. Bank shall not be liable for acts or omissions by Customer or any other person including, without limitation, any funds transfer system, any Federal Reserve Bank, any beneficiary's bank, and

any beneficiary, none of which shall be deemed the Bank's agent. Without limitation, Bank shall be excused from delay or failure to act if caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, emergency conditions, strikes, or other circumstances beyond Bank's control. In addition, Bank shall be excused from delaying or failing to execute a transfer if it would result in Bank exceeding any limitation on its intra-day net funds position established through Federal Reserve guidelines or if it would result in violating any present or future risk control program of the Federal Reserve or a rule or regulation of any other governmental regulatory authorities. In no event shall Bank be liable for any consequential, special, punitive, or indirect losses or damages incurred relating to this Agreement including, without limitation, subsequent wrongful dishonor resulting from Bank's acts or omissions. Any liability of Bank for loss of interest resulting from its error or delay shall be calculated using a rate equal to the Federal Funds Rate at the Federal Reserve Bank of New York for the period involved. Payment will be made by crediting the appropriate account involved in the funds transfer.

Confirmation/Notice of Errors. After each transfer request, Bank will provide Customer with confirmation of the funds transfer request to the address contained in Bank's records. Fund transfers will also appear on Customer's regular account statement. Customer agrees to examine and immediately notify Bank within ten business days after the mailing date of Customer's statement or confirmation, whichever is sooner, of any discrepancy or error. If Customer fails to notify Bank of any discrepancy or error within the time period stated above, Customer agrees Bank is not liable to pay interest with respect to a transfer described in such confirmation or account statement and Customer agrees to hold Bank harmless from any loss of interest with respect to the payment order and any other loss which would have been avoided had Customer given such notice. If Customer fails to notify Bank within thirty (30) days after the date Bank mailed or otherwise made available the account statement, Customer is precluded from any claim against the Bank.

Severability. If any part of this Agreement is for any reason held to be unenforceable, the rest of it remains fully enforceable.

Security Protocol. Bank and Customer agree the following security procedures are commercially reasonable methods of providing security against unauthorized payment orders. Customer must designate the accepted Authentication Method it elects to utilize.

Customer agrees to take reasonable precautionary measures to protect the Security Phrase, if used. Customer agrees that under no circumstances is it acceptable to share the Security Phrase with any other individual(s).

Authentication Method (Select one)

☐ **Verbal Security Phrase**

When Bank receives any wire transfer request not submitted in person at one of our branch locations, Bank will call Customer using the phone number(s) listed below to receive final confirmation of the request, which will require Customer to provide Bank with the current Security Phrase listed below. If Bank is unable to reach Customer at these phone numbers or the accurate Security Phrase is not provided, the wire transfer request will be refused by Bank. In addition, Customer acknowledges that subject to dollar amount limits, Customer may be required to answer additional security questions during the telephone conversation if the wire request is not submitted in person. Incorrect answers to these questions could result in the wire transfer request being refused by Bank.

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Security Phrase (print clearly)

Security Phrase may include words, letters and/or numbers but no special characters. The Security Phrase must be 10 characters and it will not be case sensitive. This Security Phrase must be protected: Do not write it down unless the document can be stored securely and only accessed by Customer, do not provide it to any person and do not choose obvious phrases such as your name, social security number, address, date of birth or phrases such as "password" or "wire". Failure to maintain the integrity and security of your Security Phrase will be considered a breach of this Agreement for which Customer will be required to indemnify and hold Bank harmless.

_____ or _____

Phone number(s) – Phone number(s) must be United States phone number(s). International phone number(s) will not be accepted. If these phone numbers change, a new agreement must be completed.

☐ **In Person Only**

By selecting this option, Customer agrees that all wire transfer requests submitted to Bank for Customer will be rejected unless the request is made in person at a branch location with proper photo identification.

Authorization

This Agreement designates Customer's Authentication Method for all of Customer's current accounts and accounts opened by Customer after the Agreement is signed and, when applicable, the phone number(s) for Security Phrase call backs. All modifications and additions to the Security Phrase and phone number instructions must be in writing.

This agreement does not prohibit other individuals authorized to transact on Customer's account(s) from selecting a different Authentication Method for wire transfer requests submitted by those individuals.

Customer hereby revokes all prior Wire Transfer Supplemental Agreements submitted for Customer's accounts and instructs Bank to replace them with this Supplemental Agreement.

Customer

Signature: _____ Title: _____ Date: _____

Notary (required unless document is executed before a bank representative)

State of _____

County of _____

This instrument was acknowledged before me on _____ (date) by _____ (Name of Customer).

Notary Public: _____ (seal) Appointment expires: _____

Bank Use Only

Branch: _____ Date: _____ PRS: _____

☐ I identified the customer and witnessed their signature on this Agreement.

ID information: _____

☐ This customer did not appear in the branch, but their signature was validated against the most current signature card for this account(s).

☐ This customer did not appear in the branch, but I have contacted the customer at a phone number already in our system and verified the receipt of this Agreement.

Employee Signature: _____

Back office Process date: _____ PRS: _____ Initials: _____

Return form to:

Capitol Federal® Savings Bank

ATTN: Electronic Payments

PO Box 3505

700 S Kansas Ave

Topeka, KS 66601-9988