

AUTHORIZATION AGREEMENT FOR PRE-AUTHORIZED TRANSFERS (DEBITS)

CAPITOL FEDERAL SAVINGS BANK, 700 KANSAS AVENUE, TOPEKA, KANSAS 66603 • ("COMPANY") TAX ID NO: 48-0160040

I (we) hereby authorize the Company to initiate debit entries to my (our) (savings) (demand) (other) account in the entity named below ("Financial Institution"), and I (we) authorize the Financial Institution to accept and to debit the amount of such entries to my (our) account. The initial authorization hereunder is for \$_____ to be debited to my account on or after the _____ day of each month. Such amount or date may be changed from time to time by the Company giving any of the undersigned seven calendar days notification or by any of the undersigned giving the Company a duly completed Bill Check as defined in the Rules of the Mid-America Payment Exchange (the "Rules").

DEDUCT FROM:

FINANCIAL INSTITUTION: _____

CITY: _____ STATE: _____ ZIP: _____

NAMES ON ACCOUNT: _____

ROUTING NO: _____ ACCOUNT NO: _____ CHECKING

SAVINGS

EXTRA PRINCIPAL AMOUNT: _____

EFFECTIVE MONTH: _____

1ST 5TH 10^{TH**} 15^{TH*} 20^{TH*} 25^{TH*}

*Pre-Authorized Transfers to mortgage and installment loans can be made no later than 10 days after the due date.

** Pre-Authorized Transfers to Execuline accounts can only occur on the 10th of each month.

This authority is to remain in full force and effect until the Company has received written notification from me (or either of us) of its termination in such manner as to afford Company a reasonable opportunity to act on it and in no event shall it be effective with respect to entries processed by the Company prior to receipt of notice of termination. The undersigned understands that any debit entry may be rescinded within 15 days after notice of posting has been sent to me or 45 days after posting, whichever occurs first, or payment stopped thereon in accordance with the rules. Such right of rescission may only be waived as to specific entry or entries previously initiated by the Company. The undersigned hereby agree(s) that all entries initiated hereunder are to be governed in all respects by the Rules and agree(s) to be bound thereby.

LOAN NUMBER: _____

SIGNED: _____ DATE: _____

SIGNED: _____ DATE: _____

FOR CFS BUSINESS USE:

PRS NO: _____ BR. NO: _____ DATE ACCEPTED: _____

