

COMMERCIAL ACCOUNT OVERDRAFT(S) "FRESH START" INSTALLMENT REPAYMENT PLAN AGREEMENT

Commerce Bank & Trust
3035 S. Topeka
Topeka KS 66611

BRANCH _____
EMPLOYEE INT. _____

DEPOSITOR(s) _____

STREET ADDRESS _____
CITY _____
STATE, ZIP _____
PHONE NUMBER _____

For value received the depositor(s) jointly and severally, if more than one, promise to pay to the order of the Bank the total of payments as shown herein in accordance with the schedule of payments as shown herein.

The depositor(s) authorize the Bank to debit commercial account number _____ in order to pay the monthly payments. **The depositor(s) agree to maintain sufficient collected funds in this checking account to cover each monthly payment on the date each payment is due.** The bank will automatically debit the account **only** for the amount of the monthly payment. The depositor(s) account will remain open and the depositor(s) will be able to continue making deposits and withdrawals on this account. **However, the Depositor(s) agrees that non-payment of any monthly payment due may cause the Depositor(s) checking account to be closed and the entire Repayment Plan balance to become due and payable immediately, and chargeable to the Depositor(s) checking account. The bank has the right to place a "hold" up to five (5) business days prior to the payment due date on only the amount of the monthly payment.**

The purpose of this "Fresh Start" repayment plan is to pay an overdraft in the depositor(s) checking account mentioned above. The depositor(s) agrees that the Overdraft Privilege feature of this checking account will be suspended until the amount identified above is paid in full as agreed. The depositor(s) will be limited to one "Fresh Start" repayment plan at one time. "You", "Your", and "me" are deemed to mean the business the depositor(s) represent.

Annual Percentage Rate (The amount of your credit as a yearly rate.)	Finance Charge (The dollar amount the credit will cost you.)	Amount Financed (The amount of credit provided to you or on your behalf.)	Total Amount of Payments (The amount you will have paid when you have made all scheduled payments.)
0.00%	\$0.00	\$ _____	\$ _____

Your payment Schedule will be:

Number of Payments	AMOUNT of Each Monthly Payment	WHEN Payments are Due:
_____	\$ _____	Monthly, on the _____ Beginning: Month ____ Day ____ Year ____

- This note has a demand feature.
- I can see my contract documents for any additional information about repayment, default, right to accelerate, maturity, etc.

ITEMIZATION OF AMOUNT FINANCED. I understand COMMERCE BANK & TRUST has given the following amount to me directly: \$ _____; that there are no prepaid finance charges and that this is the full AMOUNT FINANCED. I/WE agree to the terms set out above and acknowledge receiving a copy of this document on today's date.

Date: _____

Depositor Signature: _____
Depositor Signature: _____

Depositor Signature: _____
Depositor Signature: _____