

CAPITOL FEDERAL PRESENTS

BLUE BUCKS

ADVENTURES

WINTER 2011





HAPPY NEW YEAR!

Happy New Year to all you Blue Bucks savers out there! Winter is in full swing these days and as you know, Penny loves the cold weather. We're hoping for some snow so we can get out our sleds and find a good hill.

The gang and I are excited about 2011 and all the fun stuff that the year ahead will bring, so we decided to add a little something to your "Blue Bucks Adventures". Starting with this issue, we're going to include a quarterly calendar. It'll show you what fun dates are coming up and each calendar will feature the wonderful artwork sent in by you. Best of all, you can use it to keep track of your quarterly Blue Bucks savings reward goals. Keep track of your deposits into your Super Sweet CD, and even fill in your friends' birthdays or your family's vacation dates. Count the days to summer break and then get ready for the first day of school with your calendar! Have a great year in 2011 and remember to save, save, save! See you around!

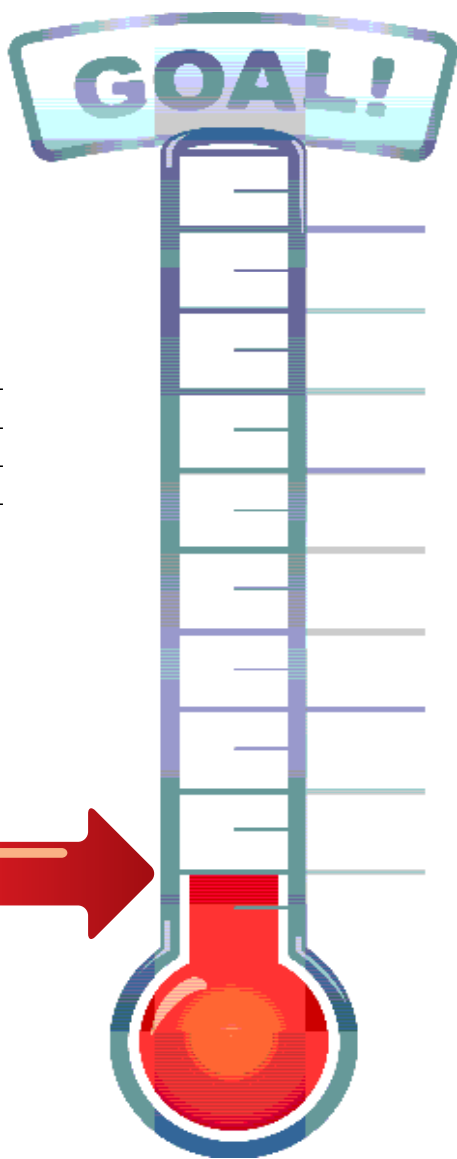
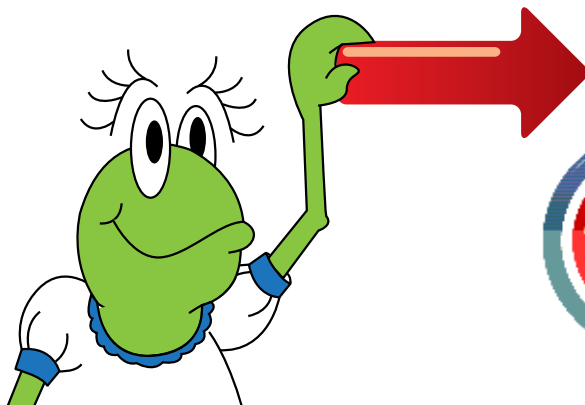


Do you have anything you want to tell Milo? Let him know and he'll send you a cool Blue Bucks prize. Send your thoughts to: Capitol Federal/Blue Bucks, 700 S. Kansas Ave., Topeka, KS 66603, or e-mail him at bluebucks@capfed.com.

YOU CAN DO IT!

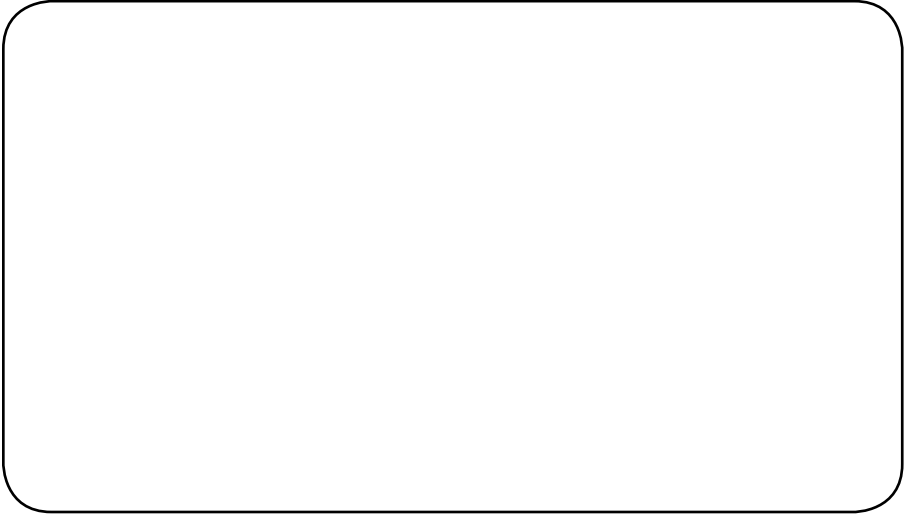
Let us help you SEE that you can reach your savings goal. Fill out what you are saving for below, and each time you save, color the 'thermometer' up to the top. You'll get there before you know it!

I WANT TO SAVE FOR A:



PICTURE YOURSELF DOING IT!

With all the talk about starting to save, we want to know what YOU plan on doing to start saving in this new year. Is it a new chore you asked your parent if you can do? Are you going to have a lemonade stand this summer? Draw us a picture of what you plan to do. **When you are finished, send it to us. You'll be entered to win a Blue Bucks prize, and your drawing may be on the next BB calendar.**



Name: _____ Age: _____

Address: _____

City, State, Zip: _____

Parent's Signature: _____

MAIL THIS PAGE BY MARCH 11, 2011 TO:
Capitol Federal, Marketing/Blue Bucks, 700 S. Kansas Avenue, 66603
or drop off at your local Capitol Federal branch.

Yes, you have my permission to publish my child's first name and last initial, town and caption in an upcoming Blue Bucks newsletter.

WHAT TIME IS IT THERE?

We all know what time it is here, but do you know what time it is in California? In Chicago? Or even in Africa? Let's say it's 11:45am in Kansas City. Draw what time it is on the clocks in the cities below:

Kansas City



Los Angeles



Houston



Ontario



Seattle



Berlin



London



Here are two sites that can provide some help:

<http://24timezones.com>

<http://www.timeanddate.com/worldclock>

CANDIED CARROT COINS



INGREDIENTS: 1 pound carrots
1 tablespoon butter
2 tablespoons brown sugar
1 teaspoon water

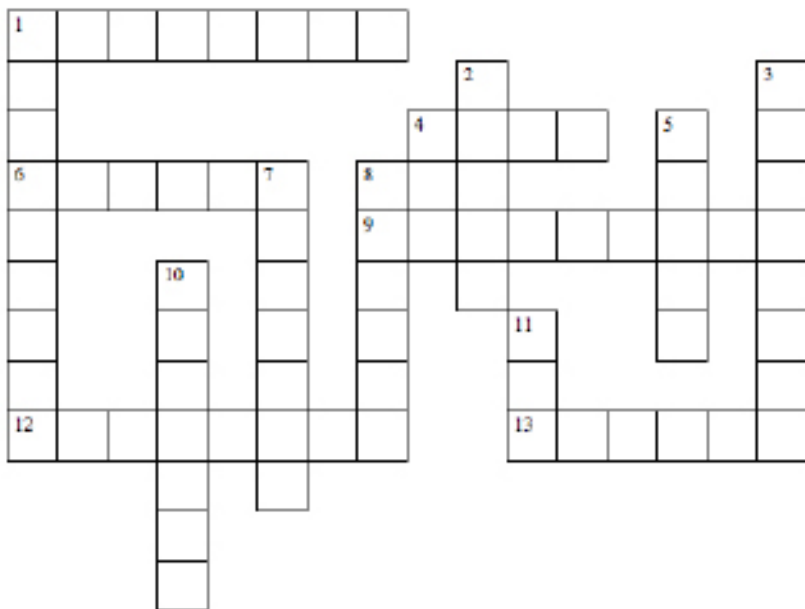
INSTRUCTIONS: Peel the carrots, then slice each one into rounds. Place the carrot coins in a microwave-safe bowl, cover them with water, and cover the bowl with plastic wrap. Microwave for 6 to 7 minutes or until the carrots are tender but not mushy. Drain the water and set the carrots aside.

In a small frying pan, melt the butter; stir in the brown sugar and water; and cook for 1 minute. Add the carrot coins and toss to coat with the brown sugar mixture. Cook on low for 3 to 4 minutes or until the carrots are thoroughly glazed. Serves 4.

SAVINGS KNOWLEDGE

Read the clues below and fill in the words to the crossword.

Need some help? Answers are online at capfed.com/bluebucks.



ACROSS

- 1 When you buy something, you are _____ money.
- 4 Most people have to do this in order to get money
- 6 It's important that you keep a written _____ of your spending and savings.
- 9 Money you get from your parents for doing chores around the house is called _____.
- 12 Keeping track of your cash is also called _____ your money.
- 13 You create this to keep track of how much money you can spend.

DOWN

- 1 Things you want to buy in the near future are called _____ items.
- 2 In order to create a saving plan for yourself you need to set some savings _____.
- 3 By putting money into a bank account, you will earn money, which is called _____.
- 5 Things you would like to have are called _____.
- 7 When you put money into your savings, you are making a _____.
- 8 When you set money aside, you are _____ it.
- 10 The total amount of money you have in savings is your _____.
- 11 You can make extra money by getting a _____.

BLUE BUCKS ADVENTURES PRESENTS
SAVING SCHEDULE

OUR STORY BEGINS A FEW MONTHS AGO DURING THE HOT DAYS OF SUMMER. MILO IS FEELING SUPER-GUILTY ABOUT HIS SAVING HABITS!

I AM FEELING SUPER-GUILTY ABOUT MY SAVING HABITS.

I HAVE BEEN SKIPPING ON PUTTING MONEY AWAY. AS A MEMBER OF THE BLUE BUCKS GANG, THAT IS UNACCEPTABLE!



PIGGY! COME ON IN AND SHOW THE GUYS WHAT I'M TALKING ABOUT.



BEHOLD THE BLUE BUCKS PIGGY BANK!

WHOA! GEEZ!

MY LACK OF SAVING HAS PUT MY ACCOUNT ON THE LEAN SIDE.

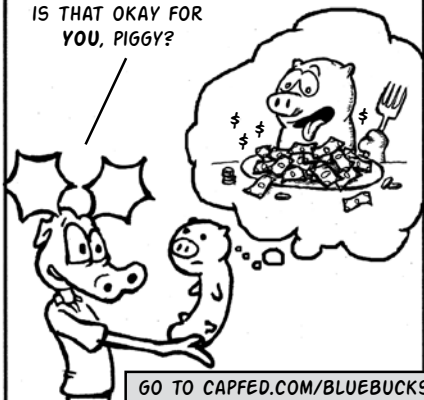


HOWEVER, I HAVE A PLAN TO FATTEN UP PIGGY BY THE TIME WINTER IS UPON US.



GOOD. GOOD.

IS THAT OKAY FOR YOU, PIGGY?



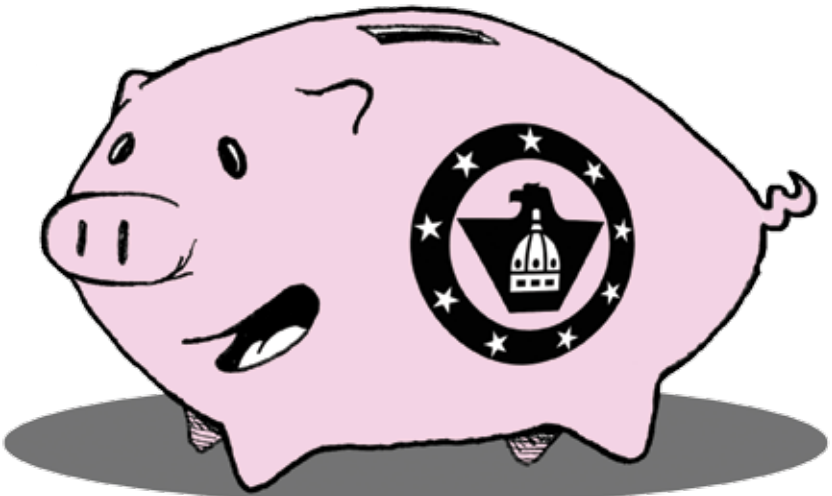
GO TO CAPFED.COM/BLUEBUCKS TO SEE MILO'S PLAN!

FEED THE PIGGIE

A full piggy bank is a happy piggy bank! Do you have a plan yet on how to keep your piggy bank full? Getting into a habit of saving can be easy if you do it a little bit at a time. Write down a chore/job you can do each month of the year and how much of what you get paid you can save. Total it up and see just how easy it is to save all that in one year!

	CHORE	SAVE
January	_____	_____
February	_____	_____
March	_____	_____
April	_____	_____
May	_____	_____
June	_____	_____
July	_____	_____
August	_____	_____
September	_____	_____
October	_____	_____
November	_____	_____
December	_____	_____

TOTAL I SAVED: _____





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