

Capitol Federal Savings
STATEMENT AS TO CONFLICT OF
INTEREST AND BANK BRIBERY STATUTE

I have read the Code of Ethics Policy dated March 29, 2011, and I agree to comply with all provisions of the Policy. The Code of Ethics Policy incorporates compliance with Federal Bank Bribery Statutes.

I hereby advise you that neither I, my spouse, any other member of my immediate family nor any corporation or organization with which I am involved:

1. Have any financial interest, outside business affiliation or obligation or any other interest or obligation, which would be a conflict of interest as described by the Code of Ethics Policy and would require reporting to the Chairman or to the Directors of the Bank, other than the following:

2. Have any knowledge of any loan, security or other transaction being made which involves such parties other than the following:

3. Have any knowledge of any loan being made subject to any special fees, kickbacks or other services being contracted for other than the following:

4. Have any knowledge of any new deposit relationships being set up with any financial institution or subsidiary thereof in which an affiliated person is involved other than the following:

5. Have solicited, received or given anything of value in connection with any transaction or business of the Bank in excess of the guidelines outlined in the Code of Ethics Policy concerning corporate opportunities other than the following:

Further, I will promptly make known to the Chairman any change in my situation or that of my immediate family, or any corporation or organization with which I am involved which would affect the Bank's Statement concerning compliance with the Code of Ethics Policy.

I certify that the above statement is, to the best of my knowledge and belief, true and is given in keeping with the spirit of the Code of Ethics Policy.

Dated _____ Signature _____

Title _____

ATTACH SEPARATE SHEETS IF ADDITIONAL SPACE IS NEEDED