



true blue[®] PRINT

CAPITOL FEDERAL NEWSLETTER • VOLUME 2 • ISSUE 4 • WINTER 2009

greetings

Happy New Year! A new year offers hope - the promise of something new on the horizon. For Capitol Federal, this new year expands our horizon into Missouri on our eastern border and into Andover on our western market area border. It's an exciting time to open these three offices, offering customers more convenience in banking.

In this issue of *True Blue® Print*, you can renew your commitment to savings. With a determination to make "small changes" in our lives, we can build "big savings" for the future. To protect those savings, protect your name through the Consumer Alert found in this issue.

True Blue® Print announces Capitol Federal's new partnership with the State Energy Office of Kansas to offer Efficiency Kansas Loans. This opportunity could be that something new for someone wanting to make their home more energy efficient in the new year. We offer more green tips we hope will serve to improve our environment.

With the new year, enjoy many of the events offered within your community. These events help strengthen the community, allowing it to develop and build its own personality. Whatever your resolutions might be for the new year, make participation in your community one of them. Make "small changes" your personal as well as your community resolution for the new year. Then, together we can realize the promise of 2010.

John B. Dicus
Chairman, President & CEO

management **NOTES...**



You may have heard the news. Capitol Federal extended its branch network into Missouri – and not in a small way. The Bank opened two Kansas City, Missouri Northland branches, one immediately following the other. They are located inside the Barry Road Price Chopper at 500 NE Barry Road and as a traditional branch at 5821 NW Barry Road.

With the opening of these two new offices, Capitol Federal now has 44 offices and now 22 in the Greater Kansas City area. Appointed to manage both new offices is Vice President-Branch Manager Jeric Toney. A 2004 graduate of Kansas State University, Toney joined Capitol Federal in January 2005. He served as assistant branch manager for several offices, including in-store and traditional branches, before being promoted to his current position. Active in the community, Toney volunteers with the United Way and serves as a member of the Northland Chamber of Commerce.

Capitol Federal management has been working hard on plans to move into Missouri. It took years of dedication and determination to get it right as we took that first step outside Kansas. But it was well worth the effort. We are very proud to be a part of Missouri now and look forward to serving our customers and potential customers as we have served our Kansas customers for over 116 years.

Watch for news of the early 2010 opening of our 45th office in Andover, 8th in the Greater Wichita area. Vice President-Branch Manager Veronica Maher will manage the new location. Capitol Federal continues to be on the move!

After nearly 19 years with Capitol Federal, Executive Vice President-Chief Lending Officer Jack Huey announces his retirement, effective January 29, 2010. With 18 years experience, Huey joined Capitol Federal on April 1, 1991 as the Bank's Topeka Lending Operations Manager. In 2002, he was promoted to Chief Lending Officer, also serving as President of Capitol Funds, Inc. In January, 2008, the Capitol Federal Financial shareholders elected Huey as a member of the Board. He continues in that capacity. Capitol Federal Board of Directors and employees congratulate Jack on his retirement and extend their sincere appreciation to Jack for his service to the Bank and its customers. His experience and knowledge of the mortgage industry have been vital to the strength and growth of Capitol Federal.

small changes **BIG SAVINGS**



LEARN HOW TO DO MORE WITH LESS AT CAPFED.COM/SAVE

Wherever you are in life – a child first learning to save, a young person saving for the future, a couple saving for their family or perhaps for retirement – whatever the reason, saving is the answer. To reach that goal, though, make a plan. Capitol Federal offers you help in learning to plan and to save. Just go to capfed.com/save to discover how to manage your finances and thus to save for your life's goals.

- True Blue Online® provides an easy method for tracking and managing expenses.

- Review the Federal Reserve's "A Beginner's Guide to Building Wealth". It will help you determine how much you can begin saving each month. Remember, a major key to saving is learning to control your debt.

Don't let it control you! Study the tips the Guide lists for you. Learn how to protect your identity and to consider insurance needs to protect personal wealth.

- Capitol Federal's website also provides some "Budget-Friendly Smart Ideas" to help you save. These are simple ideas toward savings that can add up quickly.

- Use our budget calculators to help you decide where you can cut back on expenses and begin saving for the future.

By investing just a little time in reading the information provided on capfed.com/save, you can begin making some "small changes" in your life that can provide you "big savings" for years to come.



SAVINGS FOR THE FUTURE

Don't forget to contribute to your IRA! Watch for our Presidents' Day CD coming in February!

protect your information. CONSUMER ALERT



One important means of protecting your wealth is by protecting your personal information. Kansas Attorney General Steve Six sent a Consumer Alert to Kansans reminding them not to give out personal information over the phone or in response to unsolicited e-mails. He stated, "...many Kansans have received automated phone calls claiming that their bank account information had been compromised. The automated caller then requests access to personal account information. Consumers should never provide personal information over the phone without first confirming the identity of the caller. Consumers should hang-up and contact their bank directly."

If you receive a suspicious phone call or e-mail, contact Capitol Federal immediately at scam@capfed.com. Forwarding the original suspicious e-mail will help us in finding the criminal seeking to steal your identity.

Don't forget! Check your credit report from each of the major credit reporting agencies once a year. Visit annualcreditreport.com or the three agencies at:
Equifax – equifax.com
Experian – experian.com
TransUnion – transunion.com

HAVE YOU MOVED?

Please inform Capitol Federal of your updated address and phone number with either a secured e-mail message in True Blue Online® or a branch visit to provide the new information. Keeping this information current is one more means to protecting your identity. We want to help protect your name.

energy efficiency LOAN PROGRAM



If you are considering energy efficient home improvement projects, be sure to contact your nearest Capitol Federal office to see if you qualify for the Efficiency Kansas Loan Program. Capitol Federal partnered with the State Energy Office of Kansas to offer Efficiency Kansas Loans. Efficiency Kansas is a \$34 million initiative to help Kansans make energy efficient improvements to their homes.

Funded by federal stimulus funds, Efficiency Kansas is a revolving loan program that allows the program to

continue into the future. This 15-year term, low-interest loan may help provide such energy efficiency projects as replacing heating/air units, insulation, or siding.

To qualify, an Energy Audit of the home is required. Study your home and consider what improvements throughout your home could provide you with the most energy-efficient home possible, then visit us here at Capitol Federal. For more information, visit www.EfficiencyKansas.com.



leftover turkey and STUFFING CASSEROLE

Cook Time: 30 minutes / Serves 4

INGREDIENTS:

- 4 cups prepared turkey stuffing
- 2 cups cooked cut up or sliced turkey
- 1 3/4 to 2 cups prepared turkey gravy
- 1/3 cup jellied or whole cranberry sauce, cubed

INSTRUCTIONS:

Butter bottom and sides of 2-quart baking dish. Arrange half of the stuffing in bottom of dish. Add half of the turkey then half of the gravy. Repeat layers. Top with cubes of cranberry sauce. Bake at 350° for 30 minutes.

new year's RESOLUTIONS

Perhaps include something fun for the new year – Write your resolutions, then review them periodically to see how well you are doing. Be sure to make "Savings" a part of your New Year Resolution list.



They are a part of the tradition, and this year, let's make them fun yet valuable to ourselves. Send your New Year's Resolutions to resolution@capfed.com. Share them with your fellow Capitol Federal customers – perhaps we can trade them with one another. One resolution might be to take a moment each day for yourself, a quiet time to pamper yourself. Another might be to take your spouse on a date once a month – it doesn't have to be expensive, just special for the

two of you. As a family, you could decide on one charitable organization with which to share your time. Be sure to have "saving" on that list, as well as contacting the three credit reporting agencies once a year to protect your name. To go with that resolution, develop a plan to become debt-free. Making small changes to your spending habits can mean big savings as you become debt-free. Let's hear from you and share our resolutions.

heritage travel club TIMELESS TRIVIA



The Heritage Travel Club Timeless Trivia takes you to Oberammergau, home of the world famous Passion Play, as well as Munich, Germany and Innsbruck, Austria. Members may travel on our tour July 17 - 24 to see this beautiful performance.

Mail your answers to:

Capitol Federal (Marketing/Timeless Trivia)
700 S Kansas Ave / Topeka KS 66603

Include the following information:

Name / Address / City / State / Zip / Phone Number

The deadline is Friday, February 19, 2010. Ten winners will be drawn from all correct entries. They will be contacted by mail and receive a surprise gift! No purchase necessary. Correct answers will be available at www.capfed.com after February 19, 2010. Good Luck!

TRIVIA QUESTIONS:

- Once a decade, local villagers of Oberammergau perform the Passion Play. In what year did they first present this tradition?
- The Oberammergau Passion Play was first performed because of a vow made by the villagers to spare them from what devastating disease?
- In what year was Munich, the Bavarian capital, founded?
- In what year was the first Republic of Austria established?

2010 HERITAGE TRAVEL CLUB TOURS:

- Hawaiian Adventure – February 10 – 13, 2010
- Scottsdale & Sedona – February 26 – March 4, 2010
- Beijing, China – March 14 – 22, 2010
- Washington, D.C. (Motorcoach) – April 21 – 28, 2010
- Kansas City Homes of the Rich and Famous Tour – May 11, 2010
- Irish Treasures Tour – June 20 – 29, 2010
- Bavaria & Oberammergau Passion Play – July 17 – 24, 2010
- Colorado & the Rocky Mountains (Motorcoach) – August 15 – 21, 2010

For complete itineraries & reservation forms, call Travellers at **1-800-382-6700** or visit www.travellersinc.com.

recycle your CHRISTMAS TREE

When the last gift is unwrapped and it's time to pack the ornaments, consider how to dispose of your real Christmas tree. Your community may have a designated area for disposal of trees following the holidays. This disposal is excellent for the environment, possibly providing wildlife habitat or fish shelter or it may help prevent soil erosion in the

area. Another method of disposal to consider might be to chip the tree for mulch in your garden or to build a compost. Watch for disposal information or contact your waste or recycling company for instructions and pickup times. Tip: Burning your Christmas tree in your fireplace can cause creosote buildup and danger of a chimney fire.

winter activities ROUND-UP



Check out these upcoming CapFed & community events.

EMBASSY PLAZA GRAND OPENING:

- January 12 – 15 – Visit our newest True Blue® location at 5821 NW Barry Road in Kansas City, Missouri. Register for prizes and meet the staff. Ribbon cutting ceremony will be 5pm on Tuesday, January 12. Also visit Capitol Federal's Northland office in the Price Chopper at 500 NE Barry Road – Now Open!

PRESIDENTS' DAY CD:

- Yes, Capitol Federal is open on Presidents' Day –

Monday, February 15, and we're offering an excellent rate in honor of our U.S. Presidents. Watch for more information at capfed.com.

ANDOVER GRAND OPENING:

- February 15 – 19 – Capitol Federal continues to expand in the Greater Wichita area. Visit our 45th Capitol Federal office, our 8th in Greater Wichita and meet branch manager Veronica Maher and her staff. Register for prizes and stop by for the ribbon cutting on Tuesday, February 16 at 9am.

KANSAS CITY EVENTS:

- **Greater Kansas City Home Show** - February 19 - 21 - Bartle Hall - As a sponsor, Capitol Federal invites you to learn more about it at kchba.org.
- **Metropolitan Lawn and Garden Show** – Feb. 12-14 at The American Royal Center. For more information, call: (816) 931-4686.
- **Johnson County Home and Garden Show** – Feb. 26-28 at the Overland Park Convention Center.

TOPEKA EVENTS:

- **Color of Freedom** – February 1 – March 31 – free exhibit open to the public, displayed in part at the Brown v. Board National Historic Site, and a second display at Washburn University. For more information, visit BrownvBoard.org.
- **First Friday's Art Walk** – 5:30pm to 8:30pm – For updates, email ARTSConnect: smith@artsconnecttopeka.org.

LAWRENCE EVENTS:

- **Have a Heart** – Van Go Mobile Arts Valentine art show and sale – February 5 – Held at Van Go Mobile Arts, 715 New Jersey – Learn more about it at van-go.org.
- **"Rabbit Hole"** – February 25 – 28 & March 4 – 7 – Capitol Federal is pleased to sponsor this performance to be held at the Lawrence Community Theatre. Visit theatrelawrence.com for details.

MANHATTAN EVENTS:

- **"Annie"** – February 24 at 7:30pm - As a supporter of McCain Auditorium at K-State, Capitol Federal is proud to sponsor "Annie". For ticket info: k-state.edu/mccain/series/annie.
- **Sunset Zoo Kids Visit Free Month** – Jan. 1st through Jan. 31st.
- **Manhattan Area Garden Show** – Feb. 27 - Feb. 28 at Pottorf Hall at CiCo Park.

WICHITA EVENTS:

- **Wichita Monthly Music Crawls** – First Friday of every month through January 1, 2010 from 6-9 pm. For more information, visit firstfriday.org.
- **Wichita Grand Opera** – presents Verdi's *Rigoletto* at 7pm on January 15, 2010. As a member of the Founders Circle, Capitol Federal invites you to learn more about it at wichitagrandopera.org.

EMPORIA / SALINA EVENTS:

- **Annual Lions Club Biscuits & Gravy Breakfast** – March 6 – 7:30am – For more information, contact garyepost@sbcglobal.net.
- **First Thursday Art Rush** – First Thursday of each month from 5pm – 7pm.



**Capitol
Federal**

True Blue® for over 115 years

700 South Kansas Ave.
Topeka, KS 66603



calendar photo

CONTEST 2010

Capitol Federal invites you to help us create our 2011 calendar by submitting **scenic photos of your favorite family Kansas and Missouri vacation spots.**

Please e-mail digital files (300 dpi and at least 4" x 6") as jpgs, tiffs or eps files to submit@cfedc.com by Monday, March 1, 2010. Please include your first and last name, phone number, and photo location with your submission.

branch LOCATIONS

**New Branch*

Greater Kansas City

(913) 381-5400

Branches:

- 95th & Nall
- 5251 Johnson Dr.
- 75th & State Line
- 87th & Santa Fe
- 5700 Nieman Rd.
- 10101 College Blvd.
- 135th & Metcalf
- 15525 W. 87th St. Pkwy.
- 22400 Midland Drive
- 15081 Nall Ave.
- 13100 State Line Rd.
- 1408 E. Santa Fe
- 2100 E. 151st St.
- 5821 NW Barry Road*

Loan Production Only:

- 1223 NE Rice Rd.
- Lee's Summit MO

In-Store Branches:

- 12200 Blue Valley Pkwy. - SuperTarget
- 15700 Shawnee Mission Pkwy. - SuperTarget
- 7734 State Ave. - Price Chopper
- 11700 W. 135th St. - Price Chopper
- 4050 W. 83rd - Hen House
- 13351 Mission Rd. - Price Chopper
- 15345 W. 119th St. - Target

500 NE Barry Rd, KC MO* - Price Chopper

Off-premise ATMs:

- 75th & Quivira - Shawnee
- Santa Fe & Hwy 7
- 19601 W 101st St. - Lenexa Price Chopper
- Walgreen's - 49 area locations

Topeka

(785) 235-1341

Branches:

- Home Office - 700 S. Kansas Ave.
- 1201 S. Topeka Blvd.
- 2100 SW Fairlawn Rd.
- 2901 S. Kansas Ave.
- 29th & Wanamaker Rd.

- NW 46th & Hwy 75
- 3310 SE 29th St.

Off-premise ATMs:

- 12th & Wanamaker
- 29th & California

Manhattan

(785) 537-4226

Branches:

- 14th & Poyntz
- 705 Commons Place

Off-premise ATM:

- K-State Student Union
- Walgreen's - 2 area locations

Emporia

(620) 342-0125

Branch: 6th Ave. & Commercial
Salina

(785) 825-7121

Branch: 2550 S. 9th St.

Walgreen's McPherson location

Lawrence

(785) 749-9000

Branches:

- Iowa & Harvard
- 11th & Vermont

Loan Production Only:

- 1026 Westdale Rd.

In-Store Branches:

- 3201 Iowa - SuperTarget
- 4701 W. 6th St. - Dillon's

Off-premise ATMs:

- 1321 Oread - KU Student Union
- 1740 Massachusetts - Dillon's Plaza
- Walgreen's - 3 area locations

Wichita

(316) 689-0200

Branches:

- 8301 E. 21st St. North
- 8040 E. Douglas
- 4020 W. Maple
- 10404 W. Central
- 4000 E. Harry
- 4616 E. 13th St.
- 1636 N. Rock Rd., Derby

Visit the Capitol Federal office near you or phone toll-free **1-888-8CAPFED** (1-888-822-7333), Monday through Friday from 7am - 11pm, Saturday 9am - 6pm and Sunday Noon - 5pm.



capfed.com