



*true blue*<sup>®</sup> PRINT

CAPITOL FEDERAL NEWSLETTER • VOLUME 3 • ISSUE 3 • AUTUMN 2010

# *greetings*

Fall is a beautiful time of year. Especially this year, it's a time to enjoy the fresh, crisp air which tells us winter is on its way. This Fall, Capitol Federal turned 117 years old, beginning its 118th year of True Blue® service. We have a proud history, filled with strong traditions, just like the ones you and your family enjoy at Thanksgiving. Be sure to review the list of the top five Family Thanksgiving Traditions included in this issue.

There have been many changes in the financial business. Be sure to read about the need to "opt-in" or "opt-out" regarding your Overdraft services. FDIC coverage is now at \$250,000 per account holder, permanently. If there is a home you would like to purchase, yet it needs a little help, discover what Capitol Federal's Purchase-Rehab loan program can do for you. Read about the new list of Walgreens locations, where customers may access the stores' ATMs at no cost.

Learn how you may express what about CapFed makes you "Happy" and how you can sign-up for more happy things to come. Review our list of community events and Heritage Travel Club trips for 2011. There's so much to do. Make it a family outing and create a family tradition, attending many of the holiday events. After all, that's what life is about – Family – Tradition – Happiness!



**John B. Dicus**  
Chairman, President & CEO

## *management* **NOTES...**



Capitol Federal – now 117 years old – has a strong heritage of thrift and homeownership. The Bureau of Economic Analysis recently reported, "Personal saving as a percentage of disposable personal income was 6.4 percent in June, compared with 6.3 percent in May." This is a positive trend since the late 1990s. It reveals that consumers are more conservative with their earnings and planning ahead for larger items, a new home, car, college education or retirement.

We are proud of the many communities Capitol Federal has helped build through strong neighborhoods, filled with family homes. Homeownership, combined with strong savings, strengthens families and communities and draws them closer to one another to help others. Our history also includes the many non-profit and housing organizations to which we have given and for which our employees have volunteered and supported throughout the years. With each step from thrift to homeownership to volunteerism, communities develop and prosper. Capitol Federal is here to serve you and help you build your dreams.

As we begin our 118th year, Capitol Federal continues to move forward with growth in its branch network. Vice President-Branch Manager Mimi Eckart and Assistant Branch Manager Debbie Leakey are leading the staff serving customers at our newest True Blue in-store location at the 830 East Main Price Chopper in Gardner KS. Watch for our October 11 – 13 grand opening information.

In November, an era will end when we make the move from our current Mission branch at 5251 Johnson Drive to the new office at 5501 Johnson Drive. Vice President-Branch Manager Chris Sims invites everyone to visit the new branch and to stop by during our grand re-opening December 6 – 9. It's an exciting time, filled with many memories. We invite customers to share those memories at [www.capfed.com/MissionMemories](http://www.capfed.com/MissionMemories) or posting them on Facebook or Twitter. Looking forward to hearing from you.

## **"OPT-IN"** *or out?*

Just a reminder: As an account holder, you make the decision regarding how you want Capitol Federal to handle your overdraft debit card transactions. You determine if you want to "opt-in", granting Capitol Federal permission to apply overdraft services to the use of your debit card, or "opt-out", meaning you do not want Capitol Federal to charge a debit card overdraft fee, thus denying your debit card purchase at the time and place of the sale if you do not have sufficient funds in your account.

You may make your choice by phone, mail, in person at a branch, or use an option on telephone banking (1-888-5TRUBLU). The opt-in/opt-out form also is available at [capfed.com](http://capfed.com). If you did not contact Capitol Federal by August 15, 2010 to

declare you wish to "opt-in", then you automatically were considered an "opt-out".

Whether you "opt-in" or "opt-out", you also may choose to register for an overdraft companion link to one of your accounts within the bank, thus providing overdraft protection. While a fee may still be charged when your overdraft protection plan is used, it may be less than the standard overdraft method. You may utilize a companion account with your savings account, checking account, money market account, or Execuline line of credit. Companion accounts do require registration in person at any Capitol Federal branch and certain restrictions apply.



## *tell us why you're* **"HAPPY TO BE BLUE"**



After 117 years, there are many stories our longtime customers could tell, stories about saving and buying that first home, stories that developed their lives and made them happy. We'd like to read them, so all of us within your Capitol Federal family can learn from you. How did you do it, and what made you stay with Capitol Federal all these years? What about Capitol Federal makes you "Happy to be Blue"?

Please share your story at [www.capfed.com/Happy](http://www.capfed.com/Happy), by writing to us at Marketing/700 S Kansas Ave/ Topeka KS 66603, or by becoming a Capitol Federal

fan on Facebook or a follower on Twitter. One customer recently wrote, "I have been with Capitol Federal since mid 1960's...and it is still the BEST and still my primary account!!!" Such comments and stories are great to hear after 117 years. As members of the Capitol Federal family, we are fans and followers of you. Let us hear from you.

Want to learn more about happy things to come? Subscribe online at [capfed.emfluence.com](http://capfed.emfluence.com), and we will be happy to keep you informed.



# found a home that needs A LITTLE TLC...

...ask about Capitol Federal's Purchase-Rehab home mortgage loan. Whether the home you want is in need of repairs or is tired or outdated, this new lending program can help you secure the funds needed to make the necessary improvements after closing. No need to worry about a second mortgage or home equity loan – it's all in a single loan. To

make matters even better, you'll find a lower down payment requirement with this program. Become a part of re-energizing a neighborhood and building property values. Contact your favorite Capitol Federal loan professional today to learn how you can get a little "TLC" from Capitol Federal's Purchase-Rehab loan!



## capfed atm's available AT WALGREENS

For the past several years, Capitol Federal has provided its customers fee-free ATM access at Walgreens locations centered around the metro Kansas City area, with signage branding them as Capitol Federal ATMs. While other Walgreens ATMs may not have our Capitol Federal signage, we are pleased to announce that all Walgreens locations in the greater Kansas City metro area and across the state of Kansas, except in Topeka, are available for Capitol Federal customers to access their accounts,

free of charge. In Topeka, we offer free usage of seven Walgreens ATMs, including 2110 NW Topeka Ave, 1001 SW Gage Blvd, 3969 SW Topeka Blvd, 2121 SW Fairlawn Rd, 2915 SW Gage, 1001 SW Topeka Blvd and 2901 SE California.

For a complete list of these nearly 100 Walgreens stores, as well as other ATM and branch locations, visit our branch location page at capfed.com.

## thaw your turkey SAFELY

Refrigerator thawing is recommended. However, if short on time, submerge the turkey in cold water. Thawing turkey at room temperature allows bacterial growth and is not recommended.

**Refrigerator Thawing:** Thaw breast side up in its unopened wrapper on a tray in the refrigerator. Allow at

least one day of thawing for every four pounds of turkey.

**Cold Water Thawing:** Place breast down in its unopened wrapper in cold water to cover. Change the water every 30 minutes to keep surface cold. Estimate minimum thawing time to be 30 minutes per pound for a whole turkey. *Source: www.discovergames.com/turkey*



## top 5 family Thanksgiving TRADITIONS



Traditions are a big part of the Thanksgiving holiday, and every American family has their own way of

celebrating. From stuffing the turkey to taking in a football game, here are the five most popular.

### 1. Turkey & Trimmings:

From the first Thanksgiving to today's turkey burgers, turkeys are an American tradition dating back centuries. According to the National Turkey Federation, 95 percent of Americans eat turkey at Thanksgiving. Regional twists offer variations on the traditional roasted bird, including coffee rubbed turkey from Hawaii, salt encrusted turkey from New England, and deep fried turkey from the South.

### 2. Time Out For Pigskin:

Throughout the United States, football on Thanksgiving Day is as big a part of the celebration as turkey and pumpkin pie. Dating back to the first intercollegiate football championship held on Thanksgiving Day in 1876, traditional holiday football rivalries have become so popular that a reporter once called Thanksgiving "a holiday granted by the State and the Nation to see a game of football."

### 3. Parading Around:

The first American Thanksgiving Day parade was held in 1920, organized by Gimbel's Department Store in Philadelphia, not Macy's

as most people believe. The NYC Macy's Thanksgiving Day parade tradition actually began in 1924, and has grown into an annual event of balloons, bands, and floats, enjoyed by more than 46 million people each year in person and on TV.

### 4. Making A Wish:

Does your family fight over the wishbone from the Thanksgiving turkey? Known as a "lucky break", the tradition of tugging on either end of a fowl's bone to win the larger piece and its accompanying "wish" dates back to the Etruscans of 322 B.C. The Romans brought the tradition with them when they conquered England and the English colonists carried the tradition on to America.

### 5. Giving Thanks:

Last, but certainly not least, Thanksgiving is about giving thanks for the people and blessings of the past year. From pre-meal prayers to providing holiday meals to the homeless, the holiday is truly a celebration of praise and thanksgiving.

*Source: About.com Guide*

CAPITOL FEDERAL 2011 CALENDARS will be available to customers following Thanksgiving. Watch for our 2012 Calendar Photo Contest coming soon!



# heritage travel club TIMELESS TRIVIA



Capitol Federal is celebrating the opening of its new Mission branch. With 56 years of history in serving its Mission customers, Capitol Federal invites all to its grand re-opening December 6 – 9. In the meantime, share your stories and check out these questions to see how much Mission branch history you know.

### 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

If you win, do we have permission to print your name in the next newsletter?  YES  NO

The deadline is Friday, November 12, 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](http://www.capfed.com) after November 12, 2010. Good Luck!

### TRIVIA QUESTIONS:

- What month and year did the original Mission branch open?
- Who served as the first Mission branch manager?
- When the Mission branch opened, it marked how many Capitol Federal offices?
- Including the newest branch in Gardner, how many branches does Capitol Federal now have?

### 2010–2011 HERITAGE TRAVEL CLUB TOURS:

- New York Thanksgiving Theatre Tour – November 23 – 27, 2010
- KU Basketball to Las Vegas – November 25 – 28, 2010
- New Theatre (*Day Trip*) – December 1, 2010
- Branson Holidays (*Motorcoach*) – December 6–10, 2010
- San Antonio – May 2011 – Call now for details!
- Mount Rushmore and the Black Hills – August 2011
- Mackinac Island – September 2011
- Smoky Mountains – December 2011

For complete itineraries & reservation forms, call Travellers at **1-800-382-6700** or visit [www.travellersinc.com](http://www.travellersinc.com).

# fall time FAVORITES



Check out these upcoming CapFed & community events.

### GARDNER PRICE CHOPPER GRAND OPENING:

- October 11 – 13 – Visit our newest True Blue location inside the Price Chopper at 830 East Main in Gardner KS. Register for prizes and meet the staff. We're excited to be a part of Gardner. NOTE: We are open on Columbus Day, October 11!

### KCH&G GREEN LIVING SHOW HOME TOUR:

- October 8 – 10 & October 15 – 17 – Join Capitol Federal as we help sponsor the KCH&G Green Living

Show Home Tour on the Country Club Plaza in Sunset Hills right off Ward Parkway. This event, featuring a Leed Certified and Green home, will benefit the Love Fund For Children.

### MISSION BRANCH RE-OPENING:

- December 6 – 9 – Join us as our Mission branch begins a new era of True Blue service to customers. Stop by and register for prizes and greet all your favorite Mission employees. Time to share memories and begin new ones!

### KANSAS CITY EVENTS:

- **Night of the Living Farm** – October 29 - 30. Enjoy the fun at the Deanna Rose Children's Farmstead. Visit [opkansas.org/Events/Night-of-the-Living-Farm-Week-1](http://opkansas.org/Events/Night-of-the-Living-Farm-Week-1).
- **Holiday Lights/Festive Sights** – December 3. Capitol Federal invites you to celebrate the season with the City of Mission. Contact [sgibbs@missionks.org](mailto:sgibbs@missionks.org).
- **Fall Parade of Homes Tour** – October 2–17. Visit [www.kchba.org](http://www.kchba.org).

### MANHATTAN EVENTS:

- **Tallgrass Prairie Guided Bison Hike** – October 9 & 10/October 23-24 – Enjoy this free bison tour, beginning at 9am. Register by visiting [manhattancvb.org](http://manhattancvb.org).
- **Sunset Zoo Spooktacular** – October 23 – 24: 9:30am to 5:00pm – Enjoy "Trick or Treating" at the zoo. For more information, go to [manhattancvb.org](http://manhattancvb.org).

### TOPEKA EVENTS:

- **Merry Market** – November 12 & 13. Stop by the Kansas Expocentre's Agriculture Hall and help support the Junior League of Topeka. For more information, visit [www.jltopeka.org/merry-market](http://www.jltopeka.org/merry-market) or call 785-368-5475.
- **Sheltered Living Festival of Trees** – December 3 – 4 – Enjoy the festive atmosphere of Topeka's annual Festival of Trees, helping raise funds for Sheltered Living. Contact Jannett Wiens at [jwiens@shelteredliving.org](mailto:jwiens@shelteredliving.org).

### WICHITA EVENTS:

- **Light the Night** – October 9 – Meet at Exploration Place to support the Leukemia & Lymphoma Society. Register to walk at [www.lightthenight.org/mid/register](http://www.lightthenight.org/mid/register) or call 913-262-1515.
- **Assistance League Gingerbread Village** – November 18 – Create an original gingerbread house for display, judging and sale. Visit [www.assistanceleaguwichita.org](http://www.assistanceleaguwichita.org) or contact 1028sd@cox.net

### LAWRENCE EVENTS:

- **Light the Night** – October 9 – Meet at South Park to support the Leukemia & Lymphoma Society. Register to walk at [www.lightthenight.org/mid/register](http://www.lightthenight.org/mid/register) or call 913-262-1515.
- **Legally Blonde the Musical** – December 7 – Call the Lied Center today at 785-864-2788 to reserve tickets. Don't miss this Capitol Federal-sponsored performance.

### EMPORIA / SALINA EVENTS:

- **Roga Pumpkin Patch** – October 23: 1:30pm to 3:30pm – Emporia – Enjoy the fun! Call Carol Wehmeyer at 620-342-4532 or contact her at [cwehmeyer@kansasgirlscouts.org](mailto:cwehmeyer@kansasgirlscouts.org).
- **Parade of Lights & Christmas Festival** – November 20 – Salina's downtown Lee District – Begin your holidays with this annual event – Parade at 6pm and family activities during the afternoon. Visit [salinadowntown.com/events.cfm](http://salinadowntown.com/events.cfm).

## timeless TRIVIA WINNERS

Larry A.	Atlanta	Larry P.	Leawood
Donna B.	Overland Park	MaryAnn F.	Olathe
Di B.	Olathe	Carlene M.	Topeka
Alvin O.	Overland Park	Maurice R.	Overland Park
Kit O.	Wichita	Pam W.	Topeka





**Capitol  
Federal**

*True Blue® for over 115 years*

700 South Kansas Ave.  
Topeka, KS 66603

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## NOTICE TO DEPOSITORS – FDIC UPDATE

With the President's signature on the Dodd-Frank Wall Street Reform and Consumer Protection Act, July 21, 2010, the current maximum FDIC insurance amount of \$250,000 became

permanent. The FDIC coverage limit applies per depositor, per insured depository institution for each account ownership category.

## *branch* LOCATIONS

### 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, KC MO

#### 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  
830 East Main, Gardner – Price Chopper

#### Off-premise ATMs:

75th & Quivira - Shawnee  
Santa Fe & Hwy 7  
19601 W 101st St. -  
Lenexa Price Chopper  
Walgreens - 56 area locations  
Capitol Federal Park at Sandstone –  
2 ATMs

### 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  
Walgreens – 7 area locations

### Manhattan

(785) 537-4226

#### Branches:

14th & Poyntz  
705 Commons Place

#### Off-premise ATM:

K-State Student Union  
Walgreens - 2 area locations

### Salina

(785) 825-7121

**Branch:** 2550 S. 9th St.

#### Off-premise ATMs:

Walgreens – 700 S Broadway Blvd

### 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

Walgreens - 3 area locations

### Emporia

(620) 342-0125

**Branch:** 6th Ave. & Commercial

#### Off-premise ATMs:

Walgreens – 1502 Industrial Rd

### 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  
114 E. Cloud, Andover

#### Off-premise ATMs:

Walgreens – 16 area locations  
+ 9 more locations –  
Visit [capfed.com](http://capfed.com) for a  
complete listing

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](http://capfed.com)