



true blue[®] PRINT

CAPITOL FEDERAL NEWSLETTER • VOLUME 3 • ISSUE 4 • WINTER 2010

greetings

Welcome to Capitol Federal's Winter issue of *True Blue® Print*. We hope you'll enjoy it as we provide tips on saving and budgeting. To work on gathering further information on building your finances, Capitol Federal invites you to join your fellow customers in sharing ideas through our "Neighbor-to-Neighbor" program.

True Blue Online® provides customers with an easy, safe method of paying bills and maintaining a budget. In this issue, we've included some savings and budget ideas to start your new year off right.

When reading about the SAFE Act, you'll realize that Capitol Federal always has had a SAFE mortgage lending program. When researching home loan products, you want a strong team of professionals. At Capitol Federal, you have them – and you know them.

Capitol Federal's partnership with the State Energy Office of Kansas continues with new cost-saving programs. Check this for a more energy efficient home.

As always, review the Heritage Travel Club tours and family-fun events. We have another great Calendar Photo Contest starting for our 2012 calendar. There's so much happening – and it's all happening for you.

John B. Dicus
Chairman, President & CEO

management **NOTES...**



While it may be 2011 and the 21st Century, certain beliefs have not changed since 1893 – the appreciation we feel for our customers and our dedication to keeping your finances safe. These are part of a pledge made more than 117 years ago, and this pledge continues today.

Capitol Federal appreciates every customer. It is through you that Capitol Federal continues to grow and is able to offer more people the opportunity to save and to purchase a home. We value the belief and trust you have in us by providing the best professionals to serve you and by making sure that every decision made has you in mind.

In 1893, Capitol Federal's founders began our financial institution with a simple plan – to help customers develop "the habit of thrift" and to assist them in achieving "the joy of home ownership". With the new year, we look forward to teaching our young savers how to begin that "habit of thrift". We want it to be a lifelong habit, one that can begin with the Blue Bucks Savings Club and the new Super Sweet CD, allowing our youth to add funds to a variable rate CD. What a great way to get started!

We at Capitol Federal want you to know just how much we appreciate having you as a customer. Our 117-year-old mission is centered around our customers, because "It's all about you." Have a very Happy New Year!



calendar photo **CONTEST 2011**

Our Calendar Photo Contest has been very popular, and what beautiful photographs! We thank you for all of them. For 2012, our calendar will reflect the "good ole days". E-mail your favorite black and white photos, displaying a theme of strength, items with character that have stood the test of time.

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, February 28, 2011. Please include your first and last name, phone number, and photo location with your submission.

with all that you do, **WE ARE HERE FOR YOU**



With each decision the board of directors and senior management make, the first question is, "What will this mean to our customers?". The major consideration is the safety involved. Capitol Federal always has placed the safety, security and stability of its customers' accounts and homes above all else – because "it is all about you!"

We want each customer to enjoy a good experience, whether they're obtaining a loan or opening a new savings or checking account. Whether applying online or in person, Capitol Federal customers and their professional team get to know one another. That is what is great about being a local conventional lender. We're right here when you need us. Our relationship does not end at closing. Whenever you have a question, you just

pick up the phone, send an e-mail, or come on in to see us in person. We're here to serve you, because "It's all about you!".

If you missed opening the Blue Bucks Holiday Kids' CD, you still have an opportunity to help your children learn to save. Our Blue Bucks Super Sweet 12-month Variable Rate CD is available, and it is super sweet - allowing youth, 18 and under, to add to the CD throughout its term. What a great way to learn the habit of thrift to better meet the needs of the future.

Capitol Federal will continue to develop new programs and to provide the very best in customer service. From now and into the future – "With all that we do, it's all about you!"

NEIGHBOR-TO-NEIGHBOR

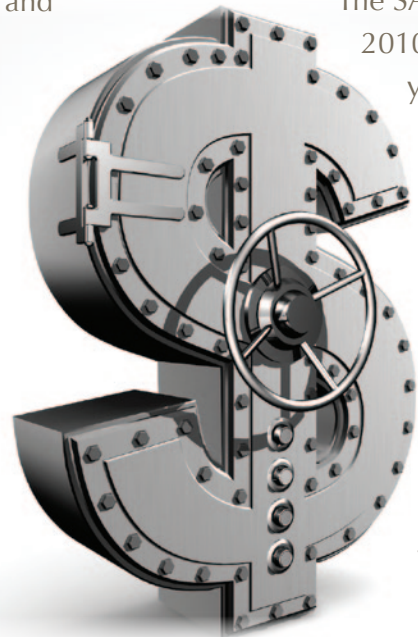
Capitol Federal joined Facebook and Twitter, which is a good thing, but in doing so, we realized we were big into being social long before it became a cultural phenomenon. For more than 117 years, we've been connecting to our customers, and helping them connect to their hopes and dreams with solid financial products and services. Now, we want to help you connect with your neighbor within your True Blue® community. We want to begin a conversation. There is so much we

can learn by talking with longtime customers, who can reveal their tips on making saving and buying a home easier. They can share advice on building credit, paying off a home, saving for children's education and how to create wealth. Let us hear from you. Ask your Capitol Federal neighbor a question. Send your ideas. Write to us at Capitol Federal, Marketing Department, 700 S Kansas Ave, Topeka KS 66603, or e-mail us at reply@capfed.com. Let's get social!

You've had the opportunity to read the current Capitol Federal quarterly newsletter, *True Blue® Print*. Do you prefer the current newsletter content to the information provided in Capitol Federal's previous newsletter, *True Blue® Review*? Please e-mail your YES or NO answer to reply@capfed.com.

THE SAFE ACT

When enacted in 2008, the Secure and Fair Enforcement for Mortgage Licensing Act, known as the SAFE Act, required all mortgage loan originators, who do not work for a federally regulated institution, to become licensed and registered. In July 2010, the governmental agencies implemented the SAFE Act to apply to all mortgage loan originators. An originator for a federally regulated institution, such as Capitol Federal, must register.



The SAFE Act became effective October 1, 2010. At Capitol Federal for more than 115 years, you have – and always have had – safety through strong corporate lending policies and procedures. Our local processing and strong underwriting, conducted by people you know, are trusted throughout the financial business world.

Our knowledgeable staff works with you as a member of our True Blue® family, because “it’s all about you” – working toward your goals and success.



new year's resolution **SAVINGS**

With any savings plan, you must pay yourself first. Begin 2011 by setting a goal to pay yourself a set amount per month – at least \$100 – then watch it grow. Be sure to maintain a six-to-eight-month reserve account for emergency needs.

A key to continuous saving is writing and maintaining a budget. Track what each family member spends per month, discuss which are “needs” or “wants”, then decide where to cut your budget. Always pay your bills on time and do not purchase beyond your means. Review your insurance once a year. Preventative maintenance on the home, car and your family’s health is vital.

Protect your family from identity theft and occasional

errors that need correction on your credit report. Check your credit report from each of the three major credit reporting agencies once a year to protect your name. Visit annualcreditreport.com or equifax.com, experian.com and transunion.com.

With your resolution, develop a plan to become debt-free. Review your debts with your budget to determine how quickly you can pay those debts. Manage your expenses by easily tracking them through True Blue Online®. Stay with your plan while continuing to save and refraining from building more debt.

As part of the Neighbor-to-Neighbor program, let’s hear from you and share our resolutions. Send your plan to reply@capfed.com, and we can share it with your True Blue® neighbor.

Health Care Scam - Caution: Do not speak with anyone contacting you regarding personal compliance of your health care policy. Hang up and contact your primary health care insurer. Do not enroll in additional coverage, give your social security number or date of birth without speaking to your insurer first!

efficiency kansas loan program. **COST SAVING UPDATES**

Efficiency Kansas introduced its Thermal Envelope Rebate Program. For a limited time, you can receive a \$500 rebate when financing an Efficiency Kansas project through a partner utility or lender, such as Capitol Federal. This offer is available to the first 1,500 participants who spend at least \$500 on eligible energy efficient improvements. Upon completion of the project, the Kansas Energy Office will send a rebate form for you to fill out and return.



Efficiency Kansas also offers, for a limited time, an Efficiency Kansas energy audit worth up to \$600, for just \$100. The auditor will detail cost-effective improvements you can make following an analysis of your home’s energy use and energy loss.

Offers expire April 1, 2011. If you are considering energy efficient home improvement projects, be sure to visit EfficiencyKansas.com, call toll-free at 877-448-3185, or contact your nearest Capitol Federal office for more information.

bubble **BREAD**



INGREDIENTS:

- ¼ cup brown sugar
- ¼ cup butter (melted)
- 1 T. corn syrup
- ½ cup chopped pecans (optional)
- 1 can Hungry Jack Biscuits
- 1 T. cinnamon
- ½ T. sugar

INSTRUCTIONS:

Preheat oven to 350 degrees. Melt butter in microwave. Add brown sugar, corn syrup and nuts. Stir well. In lightly greased muffin tin, place 1 T. mixture in the bottom of each cup. Cut each biscuit into six pieces. Mix the cinnamon and sugar together and coat each of the pieces of biscuit. Place 5-6 pieces of coated biscuit in each of the cups. Bake for 15 minutes. Let cool for two minutes then invert onto wax paper and let cool.

heritage travel club TIMELESS TRIVIA



The Heritage Travel Club Timeless Trivia takes you to San Antonio, TX, home of the Alamo, celebrating the 175th anniversary of its famous battle. Journey with other members on our tour May 15 – 21, 2011 to experience the history and beauty of San Antonio.

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, February 4, 2011. 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 4, 2011. Good Luck!

TRIVIA QUESTIONS:

- Name the four missions which can be found along San Antonio's Mission Trail – *Hint: the Alamo is not one of them.*
- Which of these missions is known as "Queen of the Missions"?

- For which king of what country was the King William Historic District named?
- In what San Antonio hotel did Teddy Roosevelt recruit his "Rough Riders"?

2011 HERITAGE TRAVEL CLUB TOURS:

- San Antonio by Motorcoach – May 15 – 21, 2011
- 7th Annual Irish Treasures Tour – June 2 – 11, 2011
- South Dakota by Motorcoach – August 14 – 20, 2011
- Prairie Rose Chuckwagon Day Tour – September 16, 2011
- Mackinac Island by Motorcoach – Sept. 18 – 24, 2011
- New England Fall Foliage – Oct. 1 – 8, 2011
- KU Basketball Maui Invitational Tour – Nov. 19 – 25, 2011
- NY Thanksgiving Theatre Tour – Nov. 22 – 26, 2011
- Smoky Mountains by Motorcoach – December 2011

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

winter activities ROUND-UP

Check out these upcoming CapFed & community events.



150 THINGS I LOVE ABOUT KANSAS:

- In celebration of the Kansas Sesquicentennial, the Kansas Museum of History will feature this year-long exhibit beginning on Kansas Day, January 28. For more information, visit www.kshs.org. For a complete list of Kansas Sesquicentennial events, go to <http://ks150.kansas.gov/Pages/Calendar.aspx>

Monday, February 21, and we're offering an excellent rate in honor of our U.S. Presidents. Watch for more information at www.capfed.com.

PRESIDENTS' DAY CD:

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

REALTOR RESOURCE RALLY:

- Capitol Federal is pleased to serve as a sponsor of the 2011 Annual KCRAR Resource Rally, held at the Overland Park Convention Center on March 3.

KANSAS CITY EVENTS:

- **Evolution of Jazz by Ed Dwight** – Now through February 13 – American Jazz Museum Changing Gallery, 1616 E 18th St., Kansas City, MO – For more information, visit www.americanjazzmuseum.org.
- **Two Exhibits: "Romancing the West" and "Through African Eyes"** – Now through January 9 – The Nelson-Atkins Museum of Art – For ticket information, call 816.751.1ART (1278). Two Exhibitions. One Price.

TOPEKA EVENTS:

- **Topeka Symphony Orchestra Sesquicentennial Celebration** – January 15 – White Concert Hall – Celebrate with Kansas artists and composers, including Capitol Federal's Youth Talent Audition winner. Visit topekasymphony.org.
- **The Volga Germans** – A Sojourn from Germany to Russia to Kansas – Through January 16 – Topeka's Great Overland Station. See www.greatoverlandstation.com.

LAWRENCE EVENTS:

- **Have a Heart - Van Go Mobile Arts Valentine art show and sale** – February 4 – Held at Van Go Mobile Arts, 715 New Jersey – Learn more about it at www.van-go.org.
- **Eagle Day** – February 23 – Free State High School – Learn about bald eagles as you celebrate their return to area lakes and rivers. Visit www.kawvalleyeaglesday.com for more information.

MANHATTAN EVENTS:

- **Kansas with the Kansas State University Orchestra** – January 28 – 7:30pm – McCain Auditorium – Capitol Federal invites you to celebrate the 150th anniversary of Kansas statehood with this very special performance. Visit www.k-state.edu/mccain.
- **Manhattan Public Library Annual Book Sale** – March 4 – 6 – For more information, visit www.manhattan.lib.ks.us.

WICHITA EVENTS:

- **Winter Wednesdays** – Sunset Zoo – Now through February 28 – Enjoy the zoo at a discounted fee. For more information, visit www.scz.org.
- **Equifest of Kansas** – February 11 – 13 – Kansas Pavilions – Visit www.equifestofks.com for more information.

EMPORIA / SALINA EVENTS:

- **Rolling Hills Wildlife Adventure** – In Salina, visit both the RHWA Museum and Zoo – For more information, check www.rollinghillswildlife.com.
- **"Photography of the Kansas Plains"** – January 19 – This Kansas Sesquicentennial event features juried exhibit by Jim Richardson – Emporia Arts Council – Visit www.emporiaarts.org.

timeless TRIVIA WINNERS

Lenice B.	Overland Park	Darline G.	Topeka
Emmi H.	Topeka	Jessica H.	Olathe
Celia K.	Harveyville	John L.	Olathe
Teresa S.	Wichita	Modesto V.	Topeka
Pat T.	Overland Park	Jamie W.	Shawnee





**Capitol
Federal**

True Blue® for over 115 years

700 South Kansas Ave.
Topeka, KS 66603



SAVINGS...

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



branch LOCATIONS

Greater Kansas City

(913) 381-5400

Branches:

- 95th & Nall
- 5501 Johnson Drive
- 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

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 - 57 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 + 8 more locations - Visit 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