



true blue[®] PRINT

CAPITOL FEDERAL NEWSLETTER • VOLUME 4 • ISSUE 3 • AUTUMN 2011

greetings

Autumn brings welcome relief from a long, hot summer. Students are back in school, the football season is in full swing and we can anticipate crisp mornings and the changing of leaves.

Relaxation allows one to focus on achieving solutions to future financial needs. Reviewing answers to frequently asked questions regarding either lending or retail services and discussing them with Capitol Federal professionals will maintain that focus. We understand your desire to control your finances. In this issue, you can review mortgage lending and home equity line of credit products to learn more, allowing you to do more to reach your goals.

We invite women to visit their newly evolved online community – “Women with Interest” – where they can gain further knowledge based on their personal shade of blue.

Review information regarding Capitol Federal’s insurance affiliate, Capitol Agency. Be sure to register your email address to receive Capitol Federal news throughout the year.

Remember, whatever time of year it is, whatever is happening, Capitol Federal is here for you!

John B. Dicus
Chairman, President & CEO

management **NOTES...**



News of the Standard & Poor’s downgrade of the United States credit rating shook Wall Street, and while Moody’s maintained the AAA credit rating, the hope is this discussion will awaken our national policy makers. To restore confidence in our nation’s economic future, the President and Congress must act to bring our nation’s debt under control.

The strength of Capitol Federal has shown through time after time as national economic difficulties have arisen. The Bank not only has survived, it has thrived. Capitol Federal’s simple, conservative structure and well-capitalized position continues to serve the Bank and its customers well. Through the Dodd-Frank Act, Capitol Federal now is under the regulatory oversight of the Office of the Comptroller of the Currency (OCC). This change does not affect the daily operations of the Bank.

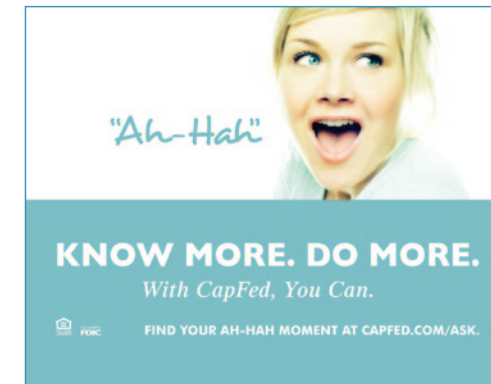
Capitol Federal’s growth continues with the expansion of its branch network and revitalization of offices the Bank has held for 50 years. Watch for new offices in Liberty MO and at 119th and Blackbob in Olathe. Last year, the Bank built a new Mission office, constructed in a mission-style to fit the downtown development. This year, we proudly accepted the *Kansas City Business Journal* “Capstone Award” in recognition of this achievement. Presently, the Home Office in Topeka is undergoing revitalization, both inside and outside. The Home Office opened in December 1961. As we celebrate its 50 years, we’ll also be celebrating our commitment to downtown Topeka’s revitalization.

Capitol Federal now is 118 years old. We are here to stay. We are here to serve you. Whatever the national economic conditions, Capitol Federal will remain strong. We will continue to grow, because we continue to work together with you.

On a personal note, my father, Jack Dicus, my sister, Debbie Kennedy, and I would like to thank everyone for the many cards, messages, emails and phone calls received during the recent illness and loss of my mother, Betty Bubb Dicus. While her legacy is linked to the heritage of Capitol Federal through her father, Henry Bubb, her husband, Jack, and as my mother, we are very proud of her own legacy of strong community involvement. Hers was a life well-lived, one that made a difference, and our family thanks you all for your caring thoughts and prayers.

true blue® is **MORE THAN A COLOR**

Become a part of the Capitol Federal True Blue® family, where you’ll learn True Blue® is more than just a color. True Blue® is the friendly face that’s always ready to welcome you – the premier products and five-star service you’ll always receive from Capitol Federal – the strength, stability and security Capitol Federal proudly has provided for more than 115 years. Whether thinking of purchasing a home, opening a checking or savings account, or buying that new car, we’re where you need us – right here in your neighborhood, ready to serve you now and in the future.



As you consider your financial plans, visit capfed.com/ask to review answers to frequently asked questions. Take control as you learn and understand all aspects of a home purchase, from application to the loan payoff. Review our new Checking options – Genuine Blue, Simple Blue, First Blue and Heritage Blue – effective October 1. Learn how easily True Blue Online® can organize all your accounts and bill payments. After your review, we invite you to email any further questions you may have. By knowing more, you can do more – and with the CapFed True Blue® family, you can.

WOMEN WITH INTEREST

For five months now, Capitol Federal’s online community for women has grown in interest. Women have joined us to share their thoughts about finances, family and the many core items that really matter in their lives. It has been such a success Capitol Federal enhanced the online community to incorporate the many interests of our hundreds of members.

Capitol Federal is excited to introduce the improved community, now called Women with Interest. With a refreshed style, we have included five separate tabs designated in five shades of blue, allowing members to select the content of their choice. Each section provides various posts pertaining to the member’s

interests, as well as links to relevant resources and financial solutions.

If a member’s interests stretch across the entire spectrum, they may click any section they wish. This is a place to learn, share and grow, so while you may determine yourself to be a certain Blue, we encourage you to reply with tips and suggestions for each shade of blue – *True Blue, Baby Blue, Electric Blue, Sky Blue or Royal Blue*. Join today to begin sharing with other *Women with Interest*.





think you can't afford A HOME TODAY...

...think again. Discover how you may be able to afford a home by asking any Capitol Federal loan originator about the lending products Capitol Federal offers. Perhaps you are able to budget for a monthly mortgage payment, but you do not have at least the 5 percent down payment generally needed for a conventional mortgage loan. Discuss such mortgage loans as Home-At-Last for first time homeowners, FHA* and other affordable housing programs, providing customers the opportunity to purchase a home with a low down payment during this time of low interest rates.

flexibility and competitive interest rates for customers, as well as the same local strong, sound underwriting principles for which Capitol Federal is known. With all Capitol Federal loan originators, customers receive assurance of working with the best professionals in the mortgage lending business.

Don't miss the opportunity to become a home owner. Visit us today, and let Capitol Federal bring you home success.

*Capitol Federal is registered with HUD as Capitol Federal Savings Bank

While restrictions do apply to these programs, they offer

consolidate debt through EXECULINE

According to July 2011 statistics provided by CreditCards.com, the average credit card debt per household is \$15,799. Consumers use their cards for day-to-day expenses. At this time of year, consumers use their cards for back-to-school expenses and fall home and garden improvements, as well as looking ahead to the holiday season. In today's economy, many consumers are seeking more convenient methods of clearing their credit card debt.

One method is Capitol Federal's Execuline home equity line of credit. Simple, convenient and easy to use, your Execuline account allows you to consolidate all your credit card debt into one easy monthly payment. Funds may be accessed via checks, Visa® access card or through True Blue Online® Internet Banking. By managing your credit card debt through an Execuline and True Blue Online®, you take control of your future finances. Begin your plan to erase debt by visiting with a Capitol Federal representative today.



Veterans' Day... November 11th... Capitol Federal thanks all veterans for keeping our country free. In honor of Veterans' Day, all Capitol Federal offices will be closed.

quality protection coverage with CAPITOL AGENCY

As a personal independent insurance agency, Capitol Agency provides:

- Choices, offering more than one company's policy
- Convenience, assisting with all insurance concerns
- Local service – We're here when you need us
- Companion policy discounts, leading to savings

For more information, go online at www.capfed.com/capitolagency – and be sure to ask about companion policy discounts, combining your home and auto insurance needs.

Capitol Agency is licensed in Kansas and Missouri. You need to be a resident of Kansas or Missouri to receive a proposal. Contact Capitol Agency by e-mail at capitolagency@capfed.com or by phone at 913-652-2231.

Not a Bank Deposit	No Bank Guarantee	Not Insured by FDIC
May Lose Value	Not Insured By any Government Agency	



HAPPY THANKSGIVING!

As Americans, we have much to be thankful for. Think about what makes you thankful and share it with your loved ones on Thanksgiving.



caramel – pecan CHEESECAKE PIE

INGREDIENTS:

- 1 sheet refrigerated pie pastry
- 1 package (8 oz) cream cheese, softened
- 1/2 cup sugar
- 4 eggs
- 1 teaspoon vanilla extract
- 1-1/4 cups chopped pecans
- 1 jar (12-1/4 ounces) fat-free caramel ice cream topping

INSTRUCTIONS:

- Line a 9" pie plate with pastry. Trim and flute edges. In a small bowl, beat the cream cheese, sugar, 1 egg and vanilla until smooth. Spread into pastry shell; sprinkle with pecans.
- In a small bowl, whisk remaining eggs; gradually whisk in caramel topping until blended. Pour slowly over pecans.
- Bake at 375° for 35-40 minutes or until lightly browned (loosely cover edges with foil after 20 minutes if pie browns too quickly). Cool on a wire rack for 1 hour. Refrigerate for 4 hours or overnight before slicing. Yield: 6-8 servings. tasteofhome.com



TIMELESS TRIVIA

This issue of the Heritage Travel Club Timeless Trivia takes you to Tennessee for the 150th anniversary of the Battle of Shiloh – Heritage Travel Club tour March 30 - April 6, 2012. Join us as we visit one of the battlegrounds featured in the Heritage Travel Club Civil War Series.

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

Include your email, if you wish to receive our new Heritage Traveler e-Newsletter.

If you win, do we have permission to print your name on the Heritage Travel Club web page at capfed.com?

YES NO

The deadline is Thursday, November 10, 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 November 10, 2011. Good Luck!

TRIVIA QUESTIONS:

- What is another name for the Battle of Shiloh?
- What Confederate general replaced General Johnston after he was mortally wounded?
- What was the name given to the battle line formed by Union troops to hold the attacking Confederates?
- Who served as the commanding general of the Union forces during the Battle of Shiloh?

Now, you may answer our questions online at [capfed.com/timeless trivia](http://capfed.com/timeless_trivia).

2011 HERITAGE TRAVEL CLUB TOURS:

- KU Basketball at Madison Square Garden – November 14 – 16
- KU Maui Invitational Tour – November 19 – 25
- New York Thanksgiving Theatre Tour – November 22 – 26 – shows include “Spiderman, Turn Off the Dark”, “Christmas Spectacular” and “War Horse” – **Only 2 spots left**
- Smoky Mountains Tour (Motorcoach) – December 4 – 10
- New Theatre & Plaza Lights – December 7. Featuring John O’Hurley in “The Game Show”
- Civil War Series/Battles of Shiloh – March 30 – April 6, 2012
- Washington, D.C. (Motorcoach) – May 2012

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



Register for your Heritage Traveler e-newsletter by visiting capfed.emfluence.com. Follow the instructions, requesting your email address.

autumn HAPPENINGS

Check out these upcoming CapFed & community events.



KANSAS MUSIC TEACHERS ASSOCIATION:

November 5 & 6 – Capitol Federal proudly sponsors the KMTA Fall Honors Auditions to be held at Emporia State University, Emporia. For deadline details and further information, go to ksmta.net.

58TH ANNUAL YOUTH TALENT AUDITIONS:

December 17 – The Topeka Symphony Orchestra will hold the Capitol Federal Youth Talent Auditions at White Concert Hall. Registration deadline is November 17. Visit www.topekasympphony.org/Youthtalent.asp for more details.

KANSAS CHILDREN’S SERVICE LEAGUE:

Capitol Federal is proud to serve as a sponsor of the Red Stocking Breakfast in Kansas City (December 3), Wichita (December 7) and Topeka (December 10). For more information, visit kcsll.org.

AMERICAN RED CROSS HEROES BREAKFAST:

December 14 – Capitol Federal is honored to serve as a sponsor of the Midway-Kansas Chapter of the American Red Cross Heroes Breakfast, “honoring ordinary people who have demonstrated extraordinary acts”. Learn more about this Wichita event at midwaykansas.redcross.org.

KANSAS CITY EVENTS:

United for Kids Gala – October 21 – Capitol Federal invites you to assist in raising funds for kidsTLC. To register and obtain more information, visit www.kidstlc.org.

Harvest Ball Society Gala – November 19 – Help raise funds to meet the needs of the Northland communities. Visit www.harvestball.org for more information.

MANHATTAN EVENTS:

Festival of Trees – November 29 – December 3 – RSVP of the Flint Hills – K-State Alumni Center – Enjoy “Manhattan’s premier holiday event” in support of RSVP volunteers. For more info: www.rsvp.manhattankansas.org/Festival-of-Trees.

Christmas Music of Mannheim Steamroller – December 13 – McCain Auditorium – Check for details at www.k-state.edu/mccain.

TOPEKA EVENTS:

Merry Market – November 18 & 19 – Kansas Expocentre Agricultural Hall – Enjoy the Junior League of Topeka’s Merry Market as members raise funds for its mission of “building a better community”. Visit www.jltopeka.org/merry-market.

Festival of Trees – December 2 & 3 – Kansas Expocentre Agricultural Hall – One of Topeka’s favorite holiday events, raising funds for Sheltered Living, Inc. Learn more at www.shelteredliving.org.

WICHITA EVENTS:

Light the Night – October 15 – Exploration Place – Help raise funds in support of the Leukemia & Lymphoma Society. For more information, visit www.lightthenight.org/mid/register.

Assistance League of Wichita Gingerbread Village – November 10 — Create an original Gingerbread House for display, judging and sale. Visit www.assistanceleaguwichita.org.

LAWRENCE EVENTS:

Downtown Holiday Lighting Ceremony – November 25 – Kickoff the holiday season with the lighting of downtown Lawrence. Learn more at www.visitlawrence.com/events.

Gingerbread House Festival and Viewing – December 2 – 4 – Carnegie Building – Enjoy The Annual Gingerbread House Festival and Auction in support of Big Brothers Big Sisters of Douglas County. Learn more at www.visitlawrence.com/events.

EMPORIA / SALINA EVENTS:

All Veterans Tribute – November 11 – Thank a Veteran where Veterans Day began – in Emporia KS in 1953. For details of events, visit www.emporiakschamber.org.

Salina Fall Fest and Halloween Events – Visit October Calendar of Events at www.salinakansas.org to learn more about all the Salina Fall and Halloween fun events.



True Blue® for over 115 years

700 South Kansas Ave.
Topeka, KS 66603



PAPER SAVINGS BONDS ELIMINATION...

As of January 1, 2012, paper savings bonds will no longer be sold at financial institutions, but savings bonds, introduced in 1935, are not going away. Electronic savings bonds in Series EE and I will remain available through purchase in TreasuryDirect®, a secure, web-based system

operated by The Bureau of Public Debt – where investors have been purchasing savings bonds, available 24/7, since 2002. For more information about the elimination of paper savings bonds and how to enroll in TreasuryDirect, visit www.treasurydirect.gov.

branch LOCATIONS

Greater Kansas City

(913) 381-5400

Branches:

9500 Nall Avenue
5501 Johnson Drive
1900 W 75th Street
9000 W 87th Street
5700 Nieman Road
10101 College Boulevard
13500 Metcalf Avenue
15525 W 87th Street Parkway
22400 Midland Drive
15081 Nall Avenue
13100 State Line Road
1408 E Santa Fe Street
2100 E 151st Street
5821 NW Barry Road, KC MO

In-Store Branches:

12200 Blue Valley Parkway - SuperTarget
15700 Shawnee Mission Parkway - SuperTarget
7734 State Avenue - Price Chopper
11700 W 135th Street - Price Chopper
4050 W 83rd Street - Hen House
15345 W 119th Street - SuperTarget

830 E Main Street, Gardner – Price Chopper
500 NE Barry Road, KC MO - Price Chopper

Off-Premise ATMs:

75th & Quivira - Shawnee
Santa Fe & Hwy 7 - Olathe
19601 W 101st Street - Lenexa Price Chopper
13351 Mission Road - Price Chopper
Walgreens - 57 area locations

Topeka

(785) 235-1341

Branches:

Home Office - 700 S Kansas Avenue
1201 S Topeka Boulevard
2100 SW Fairlawn Road
2901 S Kansas Avenue
2865 SW Wanamaker Road
3540 NW 46th Street
3310 SE 29th Street

Off-Premise ATMs:

12th & Wanamaker
29th & California
Walgreens – 7 area locations

Manhattan

(785) 537-4226

Branches:

1401 Poyntz Avenue
705 Commons Place

Off-Premise ATM:

K-State Student Union
Walgreens - 2 area locations

Salina

(785) 825-7121

Branch: 2550 S 9th Street

Off-premise ATMs:

Walgreens – 700 S Broadway Boulevard

Lawrence

(785) 749-9000

Branches:

1025 Iowa Street
1046 Vermont Street

Loan Production Only:

1026 Westdale Road

In-Store Branches:

3201 Iowa Street - SuperTarget
4701 W 6th Street - Dillon's

Off-Premise ATMs:

1321 Oread - KU Student Union

*1740 Massachusetts - Dillon's Plaza
Walgreens - 3 area locations

Emporia

(620) 342-0125

Branch: 602 Commercial Street

Off-Premise ATMs:

Walgreens – 1502 Industrial Road

Wichita

(316) 689-0200

Branches:

8301 E 21st Street North
8040 E Douglas Avenue
4020 W Maple Street
10404 W Central Avenue
4000 E Harry Street
4616 E 13th Street
1636 N Rock Road, Suite 900, Derby
114 E Cloud Avenue, Andover

Off-Premise ATMs:

Walgreens – 16 area locations

+ 8 more locations –

Visit capfed.com for a complete listing

* Dillon's store temporarily closed

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