



**Capitol  
Federal  
Savings**

700 South Kansas Ave.  
Topeka, KS 66603

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**PAID**  
TOPEKA, KS  
PERMIT NO. 493

**ON THE HOUSE:**

**Home Equity Loan Applications Accepted Via the Internet!**

It's easy. Just enter Capitol Federal's home page at [www.capfed.com](http://www.capfed.com), click "Loans", then "Consumer Loans", "Home Equity" and "Apply Now". In your application, you may request your favorite Capitol Federal loan officer to assist you. This quick and convenient method of requesting a Capitol Federal Home Equity loan will expedite the application process, providing you with money for what you want when you want it. Plus, you'll receive the personal service that's a True Blue tradition at Capitol Federal.

*Don't Forget! You also may make mortgage loan applications through [capfed.com](http://capfed.com). See you online!*

**Great News...Travelers Announces New, Enhanced Identity Theft Protection**

Today, the news is filled with stories about the growing threat of identity theft. Travelers was the first insurer in the nation to offer identity fraud expense reimbursement coverage. Now, they are pleased to announce two significant enhancements to their identity theft protection program, providing even greater value to you.



victim's behalf for approval and signature.

Travelers expanded the expense reimbursement coverage in several ways, including: increasing the coverage limit from \$15,000 to \$25,000, eliminating the deductible, increasing the coverage for lost wages to up to \$1,000 per week for a maximum of 5 weeks and adding reimbursement for day-care and elder-care expenses.

Best of all, you still can add this endorsement to any Travelers homeowners, condo or renters policy for just \$25 per year.\*

*\* Please note: identity theft protection continues to be included in our High Value Home policy.*

These products are offered by Capitol Agency, the insurance affiliate of Capitol Federal Savings Bank, Topeka, KS. These products are not obligations of Capitol Federal or any of its subsidiaries. The purchase of these products is not a condition for any loan, loan renewal or other products or services.

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



Call Your Capitol Agency Representative at 1-800-222-7312

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**Sandi Reesor,**  
785-231-6383  
[sreesor@capfed.com](mailto:sreesor@capfed.com)

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**Judy Bridge,**  
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[jbridge@capfed.com](mailto:jbridge@capfed.com)

**Home Buyer's Seminar**

A low-cost Community Home Buyers Seminar is the perfect starting point if you're buying a home for the first time.

Capitol Federal, the Kansas City Regional Association of REALTORS® and Johnson County Community College (JCCC) are the major sponsors of a four-hour home buyer education program. The seminar meets all requirements for Capitol Federal's Home-At-Last program, FNMA, FHLMC and other state and local special programs.



For seminar dates and reservations, please call 913-469-2323 (JCCC).



**Chairman's Desk... JOHN C. DICUS, CHAIRMAN**

Today, our nation is faced with a devastating event – Hurricane Katrina – that will test our resolve as a people. In her wake, Katrina left so many of our fellow citizens without homes, without jobs, without the necessities of life. New Orleans, Gulfport, Biloxi and their surrounding communities in Louisiana and Mississippi were virtually destroyed. They can be rebuilt. It's the people – our fellow Americans – who are the ones we must help. We cannot let them down.

Understanding the enormity of this situation, many foreign countries, including developing nations, are sending millions to assist hurricane victims in the United States – an encouraging reminder that our world is one community. I am particularly proud of all Americans – called Armies of Compassion by President Bush – who either are assisting the victims with contributions or

opening their homes to them. Heroes can be seen among law enforcement officials, firefighters, EMS personnel, Coast Guard, National Guard, military personnel, physicians, nurses, churches, charitable agencies and fellow citizens who stepped up to serve.

Recognizing that we are a part of a larger community and that the government cannot do it all, Capitol Federal Foundation offered its support on September 2nd by presenting a contribution of \$100,000 to the American Red Cross for the Hurricane Disaster Relief Fund.

Our thoughts and prayers are with the victims of this disastrous storm. We welcome our fellow Americans to Kansas, and we hope that our gift, and any gift you might send, will help to provide relief as they begin to rebuild their lives.

**Providing the Perfect Combination. . .**

...Capitol Federal checking and money market select accounts. Through the years, everyone has enjoyed great combinations, such as Abbott and Costello, Tracy and Hepburn, and Laurel and Hardy. You could have one without the other, but to be at their best, they must be joined together. That's what you'll find with Capitol Federal's checking account and its money market select account – providing the best combinations of Good People and Good Technology with Convenience and Security.

Capitol Federal offers a variety of checking accounts designed to fit your lifestyle. They include accounts of either interest-bearing or free checking – it's your choice. To make this Capitol Federal transaction the best, though, you'll want to consider opening a money market select account to use as your regular checking's companion account. It's a combination that can't be beat. The money market select account is the perfect account for selective investors, providing both accessibility and competitive tiered rates of interest. It's an ideal way to diversify your investment yet enjoy the security of FDIC insurance.

When opening these accounts, you'll enjoy the friendly service you'll receive from good people providing you with face-to-face help when you need it. They can be found within the Bank's 37

convenient locations or by phone in the Customer Service Center. You'll always be able to speak with a "real" person when you phone Capitol Federal.

Your accounts also provide you with the latest technology, so you may conduct your financial business quickly and easily. You receive a Visa® True Blue Direct check card which serves as both an ATM card and a check card you may use to pay for purchases. True Blue Online® Internet Banking is another excellent component to this account's winning combination, allowing you to bank whenever and wherever you wish! You may access your accounts through the Internet for balance and transaction inquiries, to make transfers between accounts, to pay bills to virtually anyone or send a secure message to the bank – all with a few simple key strokes.\*



With Capitol Federal's dedication to safety, you can be assured that your private financial information is safe and secure with a bank you know you can trust. For a Capitol Federal winning combination, stop by your nearest Capitol Federal office today to open your checking and money market select accounts.

\*Separate requirements and fees may apply with True Blue Online and ATM transfers.

# CuttingEdge.



Congratulations to Sara Reagan and her family of Shawnee, our winners of the Capitol Federal Home Delivery Room Makeover campaign. Capitol Federal and interior designer Hildy McElvain will assist the Reagans in remodeling one room of their choice. Thanks to all our customers who participated in our campaign.

# True Blue

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A quarterly publication for Capitol Federal customers and communities.



## Capitol Federal Locations

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|--|---|
| <b>TOPEKA</b><br>785-235-1341<br>700 South Kansas Avenue<br>Home Office<br>1201 Topeka Boulevard<br>2100 Fairlawn Road<br>2901 South Kansas Avenue<br>29th & Wanamaker Road<br>3540 Northwest 46th   | <b>EMPORIA</b><br>620-342-0125<br>6th Avenue & Commercial<br><b>LAWRENCE</b><br>785-749-9000<br>Iowa & Harvard<br>11th & Vermont<br>3210 Iowa SuperTarget<br>1026 Westdale Road*<br>4701 West 6th Street Dillon's   |
| <b>GREATER KANSAS CITY</b><br>913-381-5400<br>95th & Nall<br>5251 Johnson Drive<br>75th & State Line<br>87th & Santa Fe<br>13500 Metcalf<br>5700 Nieman Road<br>10101 College Boulevard<br>15525 West 87th Street<br>Parkway<br>22400 Midland Drive<br>7734 State Avenue<br>Price Chopper<br>12200 Blue Valley Parkway<br>SuperTarget<br>15700 Shawnee Mission<br>Parkway SuperTarget<br>11700 West 135th Street<br>Price Chopper<br>4050 W. 83rd Street<br>Corinth Hen House<br>1223 NE Rice Road*<br>Lee's Summit MO | <b>MANHATTAN</b><br>785-537-4226<br>14th & Poyntz<br>Seth Child Road & Southwinds Drive<br><b>OLATHE</b><br>913-381-5400<br>Santa Fe & Burch<br>2100 East 151st Street<br>15345 West 119th Street<br>SuperTarget<br><b>SALINA</b><br>785-825-7121<br>2550 South 9th Street<br><b>WICHITA</b><br>316-689-0200<br>8301 East 21st Street North<br>8040 East Douglas<br>4020 West Maple<br>10404 West Central<br>4000 East Harry<br>4616 East 13th Street |

\*Loan Production Office

**Customer Service Center**  
 1-888-8CAPFED (1-888-822-7333)  
 Monday - Friday 7am to 11pm  
 Saturday 9-6 and Sunday 12-5  
 capfed.com

# IN MEMORIAM . . . Frederick P. Reynolds

Frederick P. Reynolds, a 25-year member of Capitol Federal's board of directors, died Wednesday, September 7th, following a short illness. He joined the Capitol Federal board in October 1979,



retiring January 2004. On behalf of the entire family of Capitol Federal Savings, Chairman Dicus and President Dicus extend their sympathies to Mr. Reynolds' wife, Jeanne, and their children and grandchildren.

# ANNOUNCING . . .Wichita's 25th Anniversary Celebrated with "All Smiles"

Through grants provided by Capitol Federal Foundation, Capitol Federal Savings presented a total of \$250,000 to eleven Wichita non-profit organizations, in honor of the Bank's 25th anniversary in Wichita. Invited to Capitol Federal's birthday party were Assistance League of Wichita, The Kansas African American Museum, Wichita Art Museum, American Red Cross, Wichita Swim Club, Urban League of the Mid Plains, Music Theatre of Wichita, Power CDC, Kansas Sports Hall of Fame and the United Way



of the Plains for its Success by 6™ Initiative and its grants program.

Upon accepting checks for the United Way of the Plains, President and CEO Pat Hanrahan remarked, "From the time they arrived 25 years ago, Capitol Federal and its employees have exemplified what a good corporate citizen is. The employees volunteer and contribute to each of these agencies represented here today – as well as many more organizations throughout Wichita."

# CFO McKay to Retire, Townsend Promoted

Executive Vice President Neil F. M. McKay recently announced his retirement from Capitol Federal Savings, effective March 31, 2006. For a seamless management transition, McKay relinquished his position as Chief Financial Officer and Treasurer, effective September 1, 2005. For the remaining time, McKay will continue as Executive Vice President, assisting with investments and corporate strategy.



President Dicus announces the promotion of Kent G. Townsend to Executive Vice President and his appointment to Chief Financial Officer and Treasurer. Townsend joined the Bank's finance division in 1984 and served as Controller since 1995. He graduated with a Bachelor of Science degree from Kansas State University and earned a Master of Business Administration degree in finance from Washburn University in 1987.



# Senior Management Promotions Announced

President Dicus recently announced the promotions of Perry Adkins to Senior Vice President-Risk Management Director, Bob Roth to Information Technology Director and Kathy Spain to First Vice President-Internal Audit Director. Adkins is responsible for various business risk evaluations and assisting with implementation of risk control methodologies. He also is responsible for the Bank's general compliance, security and Sarbanes Oxley Act internal controls' compliance activities.



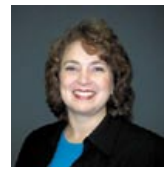
development manager prior to being named IT Director in 1994. With Cordill's retirement, First Vice President Bob Roth accepts the IT Director duties, which include establishing and directing the strategic long-term goals, policies and procedures for the Bank's IT department. He determines the Bank's long-term systems needs and provides for hardware and software acquisitions. Roth brought 20 years IT experience to the Bank when he joined it in September 2002 as its IT Technical Services Manager.



Following 35 years of service to Capitol Federal, Senior Vice President, Information Technology Director Jerry Cordill announced his retirement, effective on September 30th. He served in several programming positions and as application



Spain is responsible for the Bank's internal audit function, consistent with policies, procedures and regulatory guidelines. She has 18 years of internal audit experience and is a Certified Internal Auditor and Certified Financial Services Auditor.



# Options for Taking Retirement Distributions

By Jarvis Fletcher, CMIC Financial Services



In today's economy, many of you might have experienced being laid off, changed employers, offered early retirement incentives, or are simply just retiring. How do such life changing circumstances affect your retirement plan distributions? We have sorted through the facts and are here to offer you some insight to the most frequently asked questions on distribution choices.

- (1) First option, you can choose to leave your funds in your prior employer's plan if allowed by your prior employer. However, it's important to note that moving your account to another investment vehicle may offer more investment options.
- (2) Second, you can roll funds over directly to an IRA to avoid taxes and any penalties.
- (3) Third, you can choose to directly rollover distributions to your new employer's retirement plan if allowed by the new employer.
- (4) Fourth, take part of your retirement in cash if you need funds for immediate expenses and do a direct rollover into an IRA with the remainder.
- (5) Finally, elect to take the full amount of the retirement plan in cash.

Certain terms apply to all of these options. To learn more, contact your CMIC Financial Services Representative at Capitol Federal Savings. Your CMIC Financial Services Representative will be happy to provide you with additional information needed to assist you in planning for and enjoying a worry-free retirement.

SII Investments, Inc., member NASD, SIPC and a Registered Broker Dealer, is not affiliated with CMIC Financial Services or Capitol Federal Savings Bank. Insurance products provided by CMIC Financial Services and securities offered through SII Investments, Inc. are:

Not Insured By FDIC Or Any Federal Agency	May Lose Value	No Bank Guarantee
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# HERITAGE TRAVEL CLUB 2006

Discover America and the World Together

## NEW YORK THANKSGIVING TOUR - SOLD OUT!

November 23-27, 2005 (Tour #05014)  
 While the 32nd annual Thanksgiving Theatre Tour is sold out, make plans now to reserve your tickets for Thanksgiving 2006!

## BRANSON HOLIDAYS

November 25-27, 2005 (Tour #05027)  
 With this two-night trip, you'll experience Christmas in the Ozarks. See award winning shows including Andy Williams and Shoji Tabuchi. \$499.00 per person/double occupancy.

## NEW THEATRE & PLAZA LIGHTS

December 14, 2005 (Tour #05028)  
 A favorite of our HTC members. Enjoy lunch and a matinee, "Funny Money", starring William Christopher. Then be dazzled by the Plaza lights in the evening. \$79.00 per person.

## SAN FRANCISCO GETAWAY - NEW!

May 8-12, 2006 (Tour #06030)  
 Join us for the 2006 San Francisco Getaway. Your four-night stay at the Tuscan Inn Fisherman's Wharf includes six meals, as well as tours of San Francisco, Chinatown, 17-Mile Drive, Carmel and Monterey. You'll travel to beautiful Napa Valley, spending the afternoon on the Napa Valley Wine Train in a splendidly

restored 1915 Pullman train car.  
 \$1,459.00 per person/double occupancy

## IRISH TREASURES TOUR w/ Optional Golf Package

May 19-27, 2006 (Tour #06015)  
 So popular in 2005, HTC chose to offer this trip once again. It features a tour of Dublin and Trinity College. Golfers may play at Kilkea Castle Golf Club and Adare Manor Golf Course. The tour makes visits to Blarney Castle, Glendalough and Blarney Woollen Mills. All this and much more! \$2,598.00 per person/double occupancy.

## 12-DAY HEART OF ALASKA CRUISE/TOUR

August 15-26, 2006 (Tour #06016)  
 Four-night land tour, with a seven-night Voyage of the Glaciers Cruise aboard the Sapphire Princess. \$3,849.00 per person/double occupancy with air from Kansas City.

Other Heritage Travel Club 2006 trips will be announced soon. They include all your favorites, as well as a new Christmas trip to San Antonio.

For more details, visit [travellers.vacation.com](http://travellers.vacation.com) or [www.capfed.com](http://www.capfed.com) and link to

Heritage Travel Club News or CALL 1-800-382-6700 or 749-0711 (from Lawrence). Ask for the Heritage Travel Club. Space is limited, so make your reservations today. Prices, dates and shows subject to change without notice.

# Nickels & Dimes

**Q:** My wife and I have started looking for a home. We don't have the 20% down payment normally paid on a conventional loan, and we don't like the idea of paying mortgage insurance for ten years either. What does Capitol Federal offer?

**A:** You don't need private mortgage insurance (PMI) with Capitol Federal's 80-Plus loan programs. This alternative to PMI also allows you to avoid swing loans. If you put 10% down, 5% down or 0% down, we can provide the second mortgage for the remaining down payment, with fixed or variable rate line of credit options available. To qualify, the purchase must be an owner-occupied residence only.

**Q:** My family and I just wrote a contract on a home. We're really excited, but there are several repairs to be made, and with our growing family, we want to expand the house. Can we make those changes now or do we have to wait?

**A:** If the home your family found needs repairs, you might consider Capitol Federal's Purchase + Improvements loan program. Whether you want to add another bedroom or bathroom, update the kitchen or enlarge the family room, you don't have to wait. Capitol Federal can include those costs in one convenient mortgage loan. The Purchase + Improvements loan program means only one loan application, one set of fees, one closing and one low monthly payment – a lower monthly payment compared to a separate home improvement loan. You have no need for a second mortgage or a home equity loan.

No matter which mortgage plan you choose, a Capitol Federal loan officer will help you through every step of the loan process and your loan servicing always stays with us. Stop by for a pre-qualification request, so you'll know the maximum monthly payment you can afford for your new home. That's a big help when shopping for a home and when you're negotiating for the best price.

Certain Restrictions Apply.