



# True Blue review

News and Financial Information from Capitol Federal ■ Winter 2005 ■ Vol. 45, No. 4



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

Planning for a secure financial future – especially for the years after retirement – should be a priority for each of us, regardless of our present age. The future structure of Social Security – including contribution amounts, funding investments and benefits – is being actively discussed in Congress, but no clear solution has resulted.

In the past four decades, savings in American households has declined dramatically. In the 1970's, over 10% of our disposable income was being set aside in savings and investments. By the early 1990's, that amount had fallen by over half, and today, it stands at nearly zero. More people – including seniors already on fixed incomes – are being lured into spending habits that exceed their income.

As a nation, and as individuals, we need to break this pattern of over-spending. Several short term initiatives have been introduced in Congress to stimulate savings and investment for retirement. They include a proposal to increase the

amount of FDIC insurance for Individual Retirement Accounts and another to establish a "Roth 401(k)" program with higher dollar contribution amounts permitted for employer-sponsored retirement programs – both are good ideas that will help working families.

The real key to financial security after retirement requires no government rules or regulations: establish and rigorously adhere to the habit of regular savings while you have earnings power. "Pay yourself first" by setting aside a regular amount from each pay period for your retirement. The earlier you start to save, the more your savings will have the opportunity to grow as the interest or dividends compound.

Capitol Federal offers many different types of savings plans, one of which is right for your needs. Capitol Federal also offers non-deposit accounts through its partner, CMIC, located in Capitol Federal offices. Stop by one of our locations today and get started on your way to a more secure financial future.

## Be Prepared! Prevent Debt Suffocation!

You work hard to maintain good credit. Even at this time of year, when shopping for holiday gifts, you plan ahead to determine how much you can afford to spend. What about the unexpected? You've purchased the gifts, and you think all is well. Then, something happens and you're struck by "Debt Suffocation". These unplanned expenses can become overwhelming, just like a winter's cold or summer's allergies. Perhaps your computer crashes with a virus or your tax bill is feverishly high or your car needs unscheduled repair work. Now, your budget is suffering, because you've been forced to over-extend your credit cards. Suddenly, you just cannot breathe. What can you do?

Be prepared! Open a Capitol Federal Execuline home equity line of credit\* before any of these possibilities occur. With your Execuline account, you avoid the high rates of credit cards, you're able to spread out

repayment of your unexpected expenses over several months and the interest paid is usually tax deductible\*. Capitol Federal's Execuline account allows you to breathe more easily and avoid "debt suffocation".

As an open-end, revolving line of credit, the Execuline account allows homeowners to utilize their equity for just about any purpose. No matter where you have your first mortgage, Capitol Federal offers a convenient, flexible home equity line of credit plan.



Apply for your Capitol Federal Execuline account today and allow it to help you prevent "debt suffocation". Contact your nearest Capitol Federal office or call 1-888-8CAPFED. We want to help you with all your financial needs.

*\*Certain restrictions apply. All loans subject to credit approval. Consult your tax advisor regarding the deductibility of interest.*

## CuttingEdge.



### CHECK OUT OUR EXCELLENT CD RATES

Visit Capitol Federal's website at [capfed.com](http://capfed.com) to view our competitive rates for Certificates of Deposit. Contact any one of our 37 convenient branch locations or call our Customer Service Center at 1-888-8CAPFED for more information.

# True Blue

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## ANNOUNCING... Foundation Gift to Build SMMC Family Support Area

Recently, Capitol Federal Foundation committed \$400,000 to the new Shawnee Mission Medical Center (SMMC) surgical Family Support Area – a key component of the Critical Care Services Expansion. Conveniently located near the hospital's new entrance, the Capitol Federal Family Support Area will be a spacious room where friends and families of surgery and endoscopy patients may wait comfortably.



Pictured from left to right are: Stephen Bubb, MD, Foundation for SMMC Board Member, Vicki Fisher, Foundation for SMMC Chairperson, Rick Jackson, Capitol Federal

Foundation Trustee, Capitol Federal Chairman John C. Dicus, Capitol Federal Foundation President Jack Hamilton, Capitol Federal President John B. Dicus and Samuel H. Turner, Sr., SMMC President and CEO.

"Health care and education are two fundamental needs in today's communities," said Hamilton. "Shawnee

Mission Medical Center exemplifies strong leadership in the medical community, recognizing the needs of our ever-growing population. Just as important as these capital dollars being raised today are the families to be served tomorrow in this expanded medical facility."

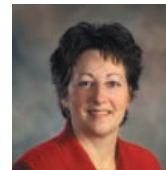
## Boles Retires, Bennett Promoted

After 38 years with Capitol Federal, First Vice President-Eastern Region Lending Operations Manager Mike Boles plans to retire, effective December 31, 2005. Boles joined



Capitol Federal on May 8, 1967 in the Eastern Region loan service department. In 1969, he transferred to the lending department, and in 1973, he was promoted to underwriter and department manager. He represented Capitol Federal well through his participation with several community and housing related organizations, as well as the Mortgage Bankers' Association and local real estate boards.

With Boles' retirement, President Dicus named Vice President Diane Bennett to serve as Eastern Region Lending Operations Manager. A 12-year member of the lending division, Bennett initially worked for the Bank as a loan processor in the early 1980s, then returned in May 1996. With nearly 20 years in the mortgage lending profession, she continued her work as a loan processor, then as an underwriter prior to being named lending manager in 1998. In 2005, she added loan agent sales manager to her lending duties. Bennett is a 1981 Kansas State University graduate in Engineering Technology.



## Managers Named... Jodi Feist and Jack Hall

President Dicus announced the promotions to Vice President-Branch Manager of Jodi Feist, Salina branch and Jack Hall,



KenMar location in Wichita. A 1994 Associate degree graduate of Barton County Community College, Great Bend, Feist joined Capitol Federal in 1996 as a teller in Wichita. In 1997, she transferred to Salina as a customer service representative, became teller supervisor in 1998 and assistant branch manager in 1999. Active in the community, she is a member of the Noon Network Ambucs, Salina Area United Way Committee, Salina Technical School Advisory Board and also serves as communications chair for the American Heart Association Go Red for

Women event. In 2005, the Salina Area Public Schools honored Feist with the Friends of Education Award for her service with the Salina Technical School Advisory Board.

A Wichita State University graduate with a Bachelor of Business Administration degree in accounting, Hall was named as manager of the Bank's Wichita office in the KenMar shopping center at 4616 East 13th Street. After working 33 years in the airline industry, Hall joined Capitol Federal in 2001 as a teller at the KenMar office. Later that year he became teller supervisor and in 2004 was promoted to assistant branch manager before accepting his current position.



## New Medicare Supplement Programs... What You Should Know

By Dana Schnelle, CMIC Financial Services

Does Medicare cover all your medical bills? You may want to increase that coverage with a Medicare supplement insurance policy.



Medicare was introduced in 1965 as a federal program developed to help Americans over the age of 65 and some disabled Americans pay for the high cost of health care. However, according to the AARP, Medicare was never intended to cover all your health care costs. In fact, on average Medicare only pays 56% of your health care expenses.\* How do you protect yourself?

New Medicare legislation recently introduced additional supplement plans. These supplemental policies may help pay for some of the added expenses that Medicare does not cover. They provide a lower cost option compared to other Medicare supplement plans using a cost-sharing approach, meaning you may pay lower monthly premiums, but you may be responsible for some higher co-payments. The good news about this additional coverage is that they DO place a cap on out-of-pocket expenses.

As you begin to think about your options, consider meeting with a CMIC Financial Services Representative at Capitol Federal. They can provide you with information to help you through the decision-making process. We can help you grow, protect and conserve your wealth by providing personalized service and knowledge. Call today to schedule your FREE retirement analysis.

\*Source: AARP. "What is Medicare" (2005). Online. [www.aarphealthcare.com](http://www.aarphealthcare.com).

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## HERITAGE TRAVEL CLUB 2006

Discover America and the World Together

### □ CALLAWAY GARDENS - NEW!

April 12-14 (Tour #06034)

If you're a golfer, be sure to join us in Pine Mountain, Georgia, where you'll tee off at the Lake View or Mountain View courses. If you're a non-golfer, you'll want to take this trip, too, as you tour Callaway Gardens, the FDR Museum and historic downtown Warm Springs. \$799 per person/double occupancy. \$899 per person/single occupancy

### □ SAN FRANCISCO GETAWAY - NEW!

May 8-12, 2006 (Tour #06030)

Join four members for our trip to San Francisco, where you'll visit 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. \$1,819 per person/single occupancy

### □ IRISH TREASURES TOUR w/ OPTIONAL GOLF PACKAGE

May 19-27, 2006 (Tour #06015)

So popular in 2005, HTC chose to offer this trip 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 visits Blarney Castle,

Glendalough and Blarney Woollen Mills. All this and much more! \$2,598.00 per person/double occupancy. \$2,998 per person/single occupancy

### □ 12-DAY HEART OF ALASKA CRUISE/TOUR

August 15-26, 2006 (Tour #06016)

Experience the rugged wilderness of Alaska with a four-night land tour and a seven-night Voyage of the Glaciers Cruise aboard the Sapphire Princess. You'll visit Fairbanks, Denali National Park, Talkeetna and cruise the scenic Glacier Bay and beautiful College Fjord. \$3,849.00 per person/double occupancy with air from Kansas City. \$6,149 per person/single occupancy Oceanview cabin w/private balcony

Your Heritage Travel Club 2006 itinerary also includes your favorites - New England and Cape Cod, Albuquerque Balloon Fiesta, New York Thanksgiving Theatre Tour, Branson Holidays, and new for 2006 - Christmas on the Riverwalk in San Antonio.

For more details, visit [travellers.vacation.com](http://travellers.vacation.com) or [capfed.com](http://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:** Please provide any updates you may have on fraud alerts and what we should be watching for to protect ourselves and our aging parents.

**A:** Capitol Federal recently received a Senior Alert, which came from the Mid-South Better Business Bureau, "Seniors Warned of Latest Scam" by Richard Ransom. It warns seniors of scam artists who are beginning to take advantage of the new senior Medicare drug benefit, which recently became available through open enrollment on November 15. These scam artists are phoning seniors offering to complete their paperwork, but really it is a scheme to obtain personal information and take their money. The release went on to say, "While telemarketers are allowed to call seniors on behalf of private insurers, they cannot ask for private information." To confirm the authenticity of the caller and company, phone 1-800-MEDICARE.

Just a reminder: As the fastest growing white collar crime in America, identity theft could happen to you, according to Travelers Insurance. When identity thieves obtain your personal data (credit card or Social Security number), they can assume your identity and take over existing credit accounts, open new accounts or apply for loans – often without your knowledge and ruining your credit history in the process.

While the more elaborate schemes are the ones making the headlines, most identity thieves still obtain a victim's information through conventional paper means, including:

- a lost or stolen wallet, check or credit card,
- dumpster-diving or digging through your trash for statements and other financial information,
- theft of mail from your mailbox

Protect yourself by keeping your credit and financial information up-to-date, guarding your Social Security number, protecting your paper trail by shredding personal financial documents you discard, keeping what you carry with you to a minimum, and as stated above, being wary of unsolicited phone calls.

For more information on identity theft, visit these web sites:

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)  
[www.privacyrights.org](http://www.privacyrights.org)



# Capitol Federal

True Blue® for over 110 years

700 South Kansas Ave.  
Topeka, KS 66603



## ON THE HOUSE:

### Home Equity Loans

Are you spending more on the holidays than you planned?

Free yourself from high interest debt with a Capitol Federal Home Equity Loan. Use the equity in your home to roll all that debt into one easy payment. You'll pay about half the interest of credit cards, you'll have one easy payment, and it's usually tax deductible\*.

\*Consult your tax advisor regarding deductibility of interest.

## 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.



# TRAVELERS

Travelers added new resolution services to provide identity theft victims with assistance from a consumer fraud specialist. They will guide victims through the steps of reclaiming their identity and repairing damaged financial history, including: obtaining a free credit report from and placing fraud alerts with all three major credit reporting agencies, six-month enrollment of daily credit monitoring and completing dispute letters on the

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.



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## 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).

