

ON THE HOUSE:

2009 Calendar Photo Contest Correction to Winners List:



Capitol Federal

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Topeka, KS 66603

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True Blue review
News and Financial Information from Capitol Federal ■ Fall 2008 ■ Vol. 47, No. 3

We congratulate Thalia Bell-Harding as one of our winning photographers. We announced Shawn Harding as a winner of our Capitol Federal 2009 Calendar Photo Contest. He is a winner, because he recognized and submitted a winning photograph his wife, Thalia, took, entitled "Solitude".

Be sure to stop by your favorite Capitol Federal office in December to request a 2009 Capitol Federal calendar, so you also may enjoy Mrs. Bell-Harding's "Solitude", as well as our other ten talented photographers' pictures. Thanks once again to all who submitted their photographs. They all were beautiful!

Exciting News...Travelers Announces New Auto Insurance Program

Travelers recently introduced a new auto insurance program - Quantum - offering excellent savings. It also is beneficial to combine both one's homeowners and auto insurance into one program with Travelers. Since 1864, Travelers has been providing great policy coverage, and representing Travelers Property Casualty, Capitol Agency has the protection you need, when you need it.

Bringing an unsurpassed range of products and services to you, our customers, Travelers keeps you covered. Capitol Agency is proud to be a part of the Travelers' tradition.

Travelers has a rich history as the first to insure

against accidents in 1864, first to issue automobile insurance 100 years ago and first to open a school to train insurance agents. First in 1864, Travelers is still first today.



Travelers is a member of the St. Paul Travelers Group, with over \$112 billion in total assets and is #85 on the Fortune 500 list.

If you live in Kansas or Missouri, call your local Capitol Agency representative to receive a no-obligation proposal on your home and auto insurance needs. Keep your family safe through Travelers' new Quantum auto insurance program, combined with its homeowners program.

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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785-231-6383
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AIS, API, AIP
Certified Insurance Counselor
913-652-2335
jbridge@capfed.com

Help For Homebuyers

Capitol Federal is proud to serve as a sponsor for the following homebuyer counseling agencies in our communities. Contact your nearest agency for assistance and/or seminar dates and reservations for buyer education classes.

Greater Kansas City
El Centro, Inc. – 913-677-0100
NHS of KCMO – 816-822-7703
Community Housing of Wyandotte Co. – 913-342-7580
Greater KC Housing Information Center – 816-931-0443
Harvest America – 913-342-2121

Topeka
Housing & Credit Counseling Inc. (HCCI) – 785-234-0217

Wichita
Community Housing Services – 316-685-2656
Mennonite Housing – 316-942-4848
Urban League of Kansas – 316-262-2463
Consumer Credit Counseling Service (CCCS) – 316-269-0755
Housing Service Department – 316-462-3766

Lawrence
HCCI – 785-749-4224
Tenants to Homeowners – 785-842-5494

Manhattan
HCCI – 785-539-6666

Emporia
HCCI – 620-342-7788

Salina
CCCS – 785-827-6731



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

In 1933, as the bank holiday ended, President Roosevelt stated, "After all, there is an element in the readjustment of our financial system more important than currency, more important than gold, and that is the confidence of the people." With the country facing the possible collapse of our financial industry at that time, President Roosevelt recognized the public desire and need for deposit insurance. With the signing of the Banking Act of 1933, depositors immediately received \$2,500 in coverage, the people began to reclaim their confidence in banking, and banks became reenergized. The FDIC reports that in 1934, only nine banks failed, compared to more than 9,000 during the previous four years. While the FDIC Insurance Fund has been tested many times since it began in 1933, it continues to maintain its statement that "not one penny of insured deposits has ever been lost by a customer of a federally insured bank".

Even with the current test facing the FDIC, banks continue to be the safest place for one's money. A market analyst recently stated that as a result of the current banking crisis, there is "a flight to quality banks," banks that are safe and secure, such as

Capitol Federal. The foundation of our management strategy has always been to be a portfolio lender with excellent asset quality and to offer a wide range of retail financial services, with a commitment to cost control while maintaining a strong capital position. Many of these current problems were caused by weakened underwriting standards, one practice that will not be tolerated at Capitol Federal. "Sound Lending Policies" is a part of our corporate philosophy, and our underwriting standards will only continue to strengthen.

This is our pledge to you, because we are a part of you – a part of the community for 115 years. The strength of your bank reflects the strength of your community. As you build your savings in Capitol Federal, we are able to put those funds to work in the community – primarily in loans for homes owned by you and your neighbors, who work to grow and strengthen our community. And it's all because you continue to have faith and confidence in your bank and the banking business. As our mission continues for generations to come, Capitol Federal will never betray your trust.

Generations Strong

Capitol Federal celebrates its 115th birthday this month. Since it first took root on September 16, 1893, it grew and continued to strengthen with each generation of depositors and borrowers.

What faith its founders and first customers had in the small savings and loan, which opened during some difficult economic times. Assets grew until the Great Depression, at which time the savings and loan, like many others, struggled. Following World War II, Capitol Federal joined the country in celebrating the end of the war and the beginning of promising future growth. Capitol Federal assets rose from \$8.5 million in 1945 to over \$19.5 million by 1950.

The 1950s saw Capitol Federal begin its branch network with its first branch opening in Topeka in 1950. In 1977, Capitol Federal achieved its \$1 billion mark and by the end of the decade, opened additional offices in Johnson County, Lawrence, Emporia, Salina and Topeka. The 1980s was the decade of the "S&L Crisis," yet Capitol Federal continued to grow. The strength of its basic roots allowed it to "weather the storm". By

1984, Capitol Federal had moved into Wichita and had reached \$2 billion in assets. At its centennial in 1993, bank assets were nearing \$4 billion. The Capitol Federal stock conversion occurred in March 1999, and with it, Capitol Federal Foundation was established to benefit the communities in which Capitol Federal operates.



Today's subprime mortgage issue reminds Capitol Federal of the reason our bank stands by its strong capital position and its "Sound Lending Policies," and we will not falter from these principles. Capitol Federal now is on the threshold of opening its 40th office, located in Derby. Its assets stand at \$7.9 billion, and Capitol Federal continues to serve its customers as the "leading residential lender" in Kansas.

Capitol Federal is one bank that has weathered the storms, standing generations strong and secure... giving you security and safety when you've needed it most. Capitol Federal thanks you for growing with us as we have developed our True Blue® story of integrity, strength and security – 115 years and growing!

CuttingEdge.



Derby Grand Opening
October 7 - 10th
1636 N Rock Road
Join us for the celebration!

True Blue

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A quarterly publication for Capitol Federal customers and communities.



CAPITOL FEDERAL LOCATIONS

- TOPEKA**
785-235-1341
700 South Kansas Avenue
Home Office
1201 Topeka Boulevard
2100 Fairlawn Road
2901 South Kansas Avenue
29th & Wanamaker Road
3540 Northwest 46th
3310 SE 29th Street
- EMPORIA**
620-342-0125
6th Avenue & Commercial
- LAWRENCE**
785-749-9000
Iowa & Harvard
11th & Vermont
3201 Iowa SuperTarget
1026 Westdale Road*
4701 West 6th Street Dillon's
- GREATER KANSAS CITY**
913-381-5400
95th & Nall
5251 Johnson Drive
75th & State Line
87th & Santa Fe
13500 Metcalf
5700 Nieman Road
10101 College Boulevard
15525 West 87th Street
Parkway
22400 Midland Drive
7734 State Avenue
Price Chopper
12200 Blue Valley Parkway
SuperTarget
15700 Shawnee Mission
Parkway SuperTarget
11700 West 135th Street
Price Chopper
4050 W. 83rd Street
Corinth Hen House
13351 Mission Road
Price Chopper
1223 NE Rice Road*
Lee's Summit MO
8560 N Green Hills Road*
N. Kansas City MO
- MANHATTAN**
785-537-4226
14th & Poyntz
705 Commons Place
- OLATHE**
913-381-5400
Santa Fe & Burch
2100 East 151st Street
15345 West 119th Street
SuperTarget
- SALINA**
785-825-7121
2550 South 9th Street
- WICHITA**
316-689-0200
8301 East 21st Street North
8040 East Douglas
4020 West Maple
10404 West Central
4000 East Harry
4616 East 13th Street
1636 N Rock Road, Derby
(Opening Soon)

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

ANNOUNCING... Capitol Federal expanding its Wichita market

Watch for the early October opening of Capitol Federal's newest office, located in the Derby Marketplace at 1636 North Rock Road. The 40th location in the Bank's branch network, the 7th in the Greater Wichita area, the Derby Marketplace is a full service office, offering both retail and mortgage lending products to customers, as well as the convenience of a 24-hour on-premise ATM.

Named to lead the Bank's new office is Vice President-Branch Manager Katrina Kipp. She brought ten years banking experience with



her when she joined Capitol Federal in July 2007 and served as assistant branch manager of four Wichita offices prior to being promoted to her new position. Kipp serves on the United Way Allocations Committee and the Capitol Federal Volunteer Committee.

"Capitol Federal is proud to become a part of this strong family-oriented community," remarked Kipp.

"We recognize the Derby Marketplace as a 'destination' location that will thrive within the neighborhood. We are very excited to invite all to join us as we open our new branch."

Foundation honored for support of Wichita State Scholars

Representing Capitol Federal Foundation, Jack H. Hamilton, John C. Dicus, John B. Dicus, Rhonda Dennis, Rick C. Jackson, Nancy Perry and Dr. Ron Roskens presented scholarships to 20 students of the Wichita State University W. Frank Barton School of Business. The school's Development Director, Angela C. Dudley, voiced the students' appreciation by remarking, "...the Capitol Federal Scholars expressed how your support made such a dramatic effect on their education...Their lives



have changed because of Capitol Federal's generosity." In recognition of Capitol Federal Foundation's continuing support for its students, Wichita State University honored the Foundation as a New Life Associate of the WSU Fairmont Society. First

Vice President Rhonda Dennis represented the Foundation as she accepted the certificate naming the Foundation to the university's most distinguished support group.

Promotions Announced



President John B. Dicus announced the promotions of three employees to the position of Vice President. Named Vice President-Construction Lending, Suzan Goerz-Hales joined the Bank in 1983 and has served in the Eastern Region Lending

Division for the past 21 years. She has been the manager of the division since 2004. Goerz-Hales represents Capitol Federal through her affiliations with the National Association of Remodelers, Inc. and the Home Builders Association of Greater Kansas City.



Sarah Shute was promoted to Vice President-True Blue Direct Manager. A Bank employee since 1999, Shute graduated from Washburn University in

2001 with a Bachelor of Science degree in criminal justice. Prior to her current position, she served as a teller and a fraud investigator. Shute is an active member of the International Association of Financial Crimes Investigators, Kansas/Missouri Chapter.

Appointed Vice President-IT Delivery Systems Manager, Dick Nicolay joined Capitol Federal in March 2008. A 1982 Emporia State University Business Administration graduate, Nicolay brings 24 years of project management and information technology experience to his position. Nicolay has been a volunteer for the March of Dimes, regularly participates or assists with benefit rides for a number of charities and has also published articles for a Kansas City based on-line motorcycle magazine.



CMIC Welcomes Newest Members

by Michael Tuma, OSJ, CMIC Financial Services

We are excited to announce that Todd Wiswell and Christina McCalla have joined our CMIC Financial Services team. Todd is our new Personal Investment Representative located at the Capitol Federal branches in Wichita and Christina is a Registered Sales Assistant supporting Todd in his branch activities.



Todd was born and raised in Montezuma, KS and graduated from Kansas State University in 2004 with a degree in financial planning. He comes to CMIC Financial Services with experience helping people succeed in planning for their financial future and looks forward to meeting and assisting new clients!

Christina is a native of Boston, MA. She has a degree in Business from Aquinas College in Milton, MA. Christina started in the financial services industry as an assistant to a branch manager at a national brokerage firm and at a large credit union in Massachusetts where she served as a Branch Manager. Since relocating to Wichita in January, 2006, she has worked as a Registered Sales Assistant and as the Branch Manager of a local credit union.

We encourage all of our customers in the Wichita area to give Todd and Christina a call to schedule an appointment to meet them. They're looking forward to establishing a great working relationship with each and every one of you!

Securities offered through Broker Dealer Financial Services Corp, Member FINRA & SIPC. Broker Dealer Financial Services Corp, CMIC Financial Services, and Capitol Federal Savings Bank are separate and unrelated companies. Insurance products provided by CMIC Financial Services and securities offered through Broker Dealer Financial Services Corp are:

Not Insured By FDIC Or Any Federal Agency	May Lose Value	No Bank Guarantee Not a Bank Deposit
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HERITAGE TRAVEL CLUB 2008

Discover America and the World Together

KU BOOSTER TOURS

October - November, 2008
Be a part of the excitement as KU plays Iowa State University in Ames, Iowa and the University of Missouri at Arrowhead Stadium in Kansas City.

Ames: October 4 : \$99 per person.
Arrowhead: November 29: \$59 per person.

N.Y. THANKSGIVING THEATRE TOUR

November 25 - 29, 2008 (Tour # 08014)
Don't miss our most popular tour. Enjoy the annual Macy's Thanksgiving Day Parade, Radio City Music Hall's Christmas Spectacular, two Broadway shows and dinner at Tavern on the Green. Call now to make your reservation. \$2,295 per person/double occupancy.

OMAHA HOLIDAYS TOUR

December 7-8, 2008 (Tour #08018)
New to the tour! Enjoy a "Christmas in Germany" celebration and "The Christmas Carol" at the Omaha Community Playhouse.

Experience an "Irish Christmas at Father Flanagan's House" with a tour of Boys & Girls Town. End the tour with an elegant Holiday Buffet at the Renaissance Mansion and a tour of the Gingerbread Village at the Mormon Trail Center. \$299.00 per person/double occupancy.

NEW THEATRE

December 10, 2008 (Tour #08020)
Join us for a delicious lunch buffet and the hit production of "Boeing-Boeing, A Non-Stop Comedy" starring Marla Gibbs, well known for her comedic talent on *The Jeffersons*. After the performance, it's off to the Plaza to view the holiday lights. \$79.00 per person.

Watch for 2009 tours in the Fall 2008 *Heritage Travel Club Newsletter*. For more details, visit travellersinc.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 our joint checking account, Money Market account, a Certificate of Deposit and two Roth IRAs with Capitol Federal, totaling over \$250,000. Are our accounts protected from loss under the FDIC Insurance of Accounts?

A: You want to maximize your FDIC Insurance coverage, because not one penny of insured deposits has ever been lost by a customer of a federally insured bank. Only federally insured institutions can make the following statement:

"Backed by the full faith and credit of the United States government."

Capitol Federal is a federally insured bank - a member of the Federal Deposit Insurance Corporation (FDIC) - and adding to that strength, the Bank maintains a well capitalized position. Capitol Federal wants to make sure your deposits are covered to the maximum extent possible.

The FDIC explains that all types of deposits that a depositor has at an insured bank in the same ownership category are added together, and the basic amount of insurance coverage provided to depositors of an insured bank is \$100,000. Owners of "self-directed" retirement accounts (IRAs) are insured up to \$250,000 per owner, per insured bank.

Deposits maintained in different categories of legal ownership at the same bank can be separately insured. Therefore, it is possible to have deposits of more than \$100,000 at one insured bank and still be fully insured.

A variety of legal ownerships exists and allows for FDIC insurance coverage in excess of \$100,000. The most common examples of legal ownership categories include single ownership accounts, joint accounts, and payable on death accounts to qualifying beneficiaries.

Allow your Capitol Federal representative the opportunity to review your accounts to confirm their FDIC Insurance of Accounts. Learn more about deposit insurance at the FDIC website - www.fdic.gov/regulations/laws/rules, and calculate insurance coverage of deposit accounts through EDIE-Online at www2.fdic.gov/edie.