



Capitol
Federal®

True Blue® for over 125 years

TRUE BLUE® TIPS FOR MANAGING STUDENT FINANCES

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THE WHAT AND WHY OF FIRST BLUE CHECKING



Having a bank account, in your own name, is the first step toward real freedom and a successful future. Checking accounts at CapFed® allow you access to your money with online banking, mobile banking, debit cards and ATMs.

THE FUNDAMENTALS OF A CHECKING ACCOUNT

Checking accounts provide convenience by allowing you to pay bills online as opposed to paying extra for a money order or a cashier's check. You can also access your money by making purchases both online and offline using your debit card.

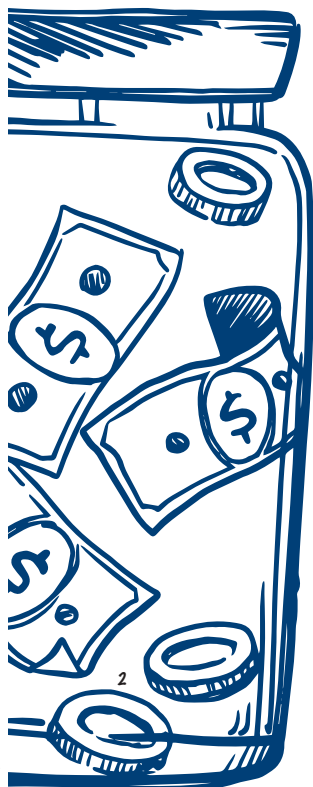
With a First Blue checking account, your parents can serve as joint owners, meaning they can easily transfer money to and from your account.





DEBIT CARDS

Debit cards provide both security and convenience. Instead of lugging around cash in your pocket, you now have access to all your money within one card. When using your debit card, you're generally required to sign for your purchases or enter a PIN (personal identification number) that you set up when activating your account. Be sure to avoid obvious number combinations (like 1234), and try to make your number as unique to you as possible.



AVOID UNNECESSARY CHARGES ON YOUR ACCOUNT

ATM FEES: Transaction fees may be charged by an ATM, and your bank, if you do not use an ATM in your bank's network. CapFed® provides more than 200 no-fee ATMs to its customers in Kansas and the Greater Kansas City area. Find one at capfed.com/locations.



OVERDRAFT FEES: When you spend more money than you have in your account, you may be charged a very costly overdraft fee. To avoid these fees, you may choose to "opt-out", letting CapFed know you agree to let the bank deny a debit card purchase if the account does not have enough money. You can also



manage your money by setting up alerts through True Blue Online®, allowing you to be notified when your account reaches certain thresholds. Learn more about overdraft fees at capfed.com/overdraft.

eSTATEMENTS: With eStatements, you may view monthly statements online earlier than with traditional paper mailed statements. Also, eStatements reduce your risk of identity theft by reducing the amount of confidential information in your mailbox. Enrolling in eStatements saves paper and keeps your account information organized in one place.

Enroll for eStatements through online banking and learn more at capfed.com/estatemens.





KEY TAKEAWAYS FROM THE FIRST BLUE CHECKING ACCOUNT

- No minimum balance fee
- No monthly service fee
- True Blue® Direct VISA® debit card (for customers age 14 and up)
- 24/7 online and mobile access with account alerts
- No-fee ATM access at more than 200 ATMs across Kansas and Kansas City

**SAVING MONEY
DOESN'T ALWAYS
HAVE TO BE HARD!**





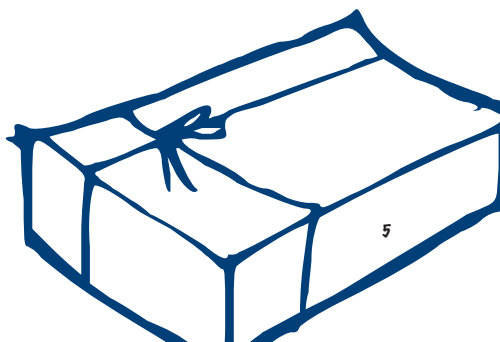
PASSCARD SAVINGS



If you are opening your first savings account, this is the account for you. With as little as \$100, you can begin to save for your future – all while earning interest and accessing account information through True Blue Online®. Within TBO, you can connect your savings and checking account to move money when you need it, and save it when you don't.

TIPS TO SAVE:

- **PAY YOURSELF FIRST:** If you have a job with direct deposit, automatically deposit a small portion into your savings account.
- **PENNIES ON THE DOLLAR:** Make sure to save any leftover change you get from cash purchases. Save that change in a jar and periodically add it to your savings account.
- **GIFTS OF SAVING:** During the holidays, ask family and friends to deposit any cash gifts into your savings account.



BUDGETS, AND HOW TBO CAN HELP YOU MANAGE IT



Establishing good financial habits in your teen years has the tendency to lead to a financially sound life down the road. Having a budget allows you to obtain a firm grasp on your finances and fully see where your money goes each month.

START SPENDING MONEY ON THE IMPORTANT THINGS IN LIFE, RATHER THAN OVERSPENDING ON “EXTRAS” BY FOLLOWING THESE SIMPLE STEPS:

SET REALISTIC GOALS: Goals for your budget will help you make smart spending choices. Asking yourself what you want your budget to look like in one year, and then deciding what's important to you, is a great start to any budget. For example, start implementing saving into your budget by saving small quantities each month as opposed to putting away a large lump sum your first month.

IDENTIFY YOUR INCOME AND EXPENSES:

You probably know how much you earn each month, but the big question is, where does it all go? Find out by tracking what you're spending. Spend as you normally would, and for a few weeks, make a note of every cent you spend. It's easy, and you might be amazed by what you discover.

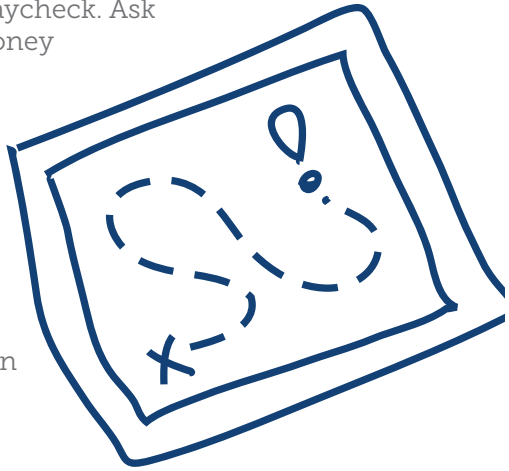


SEPARATE NEEDS AND WANTS: Ask yourself, do I **want** it or do I **need** it? Will spending this money help me achieve my financial goals or move me further from them? Is this something I can live without? Set clear priorities for yourself, and in time, the decisions become effortless.



CHOOSE YOUR BUDGET PLATFORM: The most important thing to remember about a budget is to make sure you are not spending more than you make. Budgets can be managed in different ways, some balance their budget using a pen and paper and others prefer to use online or mobile applications. Find the method that best suits your preferences to ensure an enjoyable and easy budget keeping process.

PUT YOUR PLAN INTO ACTION: Match your spending to when you receive your income. Decide ahead of time how you'll spend each paycheck. Ask yourself if you've allocated money for the necessities (housing, food, utilities, transportation, etc.)? Have you put money aside for your unexpected expenses, savings and the fun stuff - like the movies or new clothes? Asking these questions each month will protect you from making the mistake of spending more than you have.



WRAP-UP



The modern and easiest way to track your finances is through mobile applications. CapFed® can assist with your financial management through our Personal Finance tool within TBO.

More information about TBO, and other mobile tools, can be found on page 8 and 9 of this booklet.





TRUE BLUE ONLINE®

OVERVIEW: Just about everything today is done online. Staying engaged with your friends, posting on social media and locating information can be done with a computer or a phone. So why not bank online as well?

THE FULL 360° VIEW OF YOUR FINANCES: Creating, tracking and managing your budget is simple with Personal Finance. The Personal Finance tool allows you to link your CapFed® accounts, and any outside accounts, together in one place. You can link credit cards or investment accounts to Personal Finance and your information will be retrieved automatically.

BANKING ON YOUR PHONE:

Take your account with you wherever you go. With mobile banking, you can...

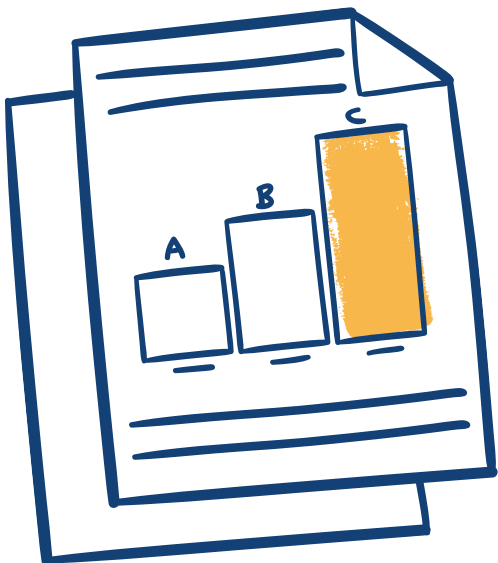
- Check account balances
- Review transaction history
- Pay bills and edit payee information
- Transfer funds
- Get account alerts by text or email
- Find your nearest CapFed branch and ATMs
- Make mobile deposits using the camera on your smartphone



MOBILE BANKING

To use Mobile Banking, you must first enroll in True Blue Online®. Once you've enrolled in True Blue Online, download the CapFed® mobile app in your app store and follow the steps on your device to complete your login from the app.

Visit **CAPFED.COM/EBANKING** for more info on True Blue Online features and details.



CREDIT, WHAT IT IS AND HOW TO USE IT



If you haven't already started building your credit score, now is the time to do it. Credit scores are how banks, landlords and other lenders know you're able to pay back the money you owe. A good credit score is necessary if you're making a big purchase that requires repayment, like a home mortgage or a car loan. We know the concept of credit can be intimidating, so here are a few ways to get, and maintain, a good credit score.

$$x + (1 - y)$$

Check your credit report for free at annualcreditreport.com.




$$2+2=4 \quad \sqrt{25}$$

CREDIT CARDS:

Steps to apply for a credit card:

1. Research and apply for a credit card that best fits your needs. Look for benefits like cash back, low interest rate, etc.

2. Be sure to research any requirements a credit card provider might have before submitting your application. Some require you to already have established credit, so it may be smart to steer clear of applying for those until you've built up your credit score.

3. Do not apply for too many credit cards. It may result in several inquiries on your credit report. This also means you should be careful about accepting every store credit card offer you receive at the checkout.



KNOW YOUR CREDIT LIMIT - and don't go over it!

Once you receive your new credit card, you may be tempted to go buy something with your newfound "money," but don't be too eager. For newbies, most providers set their limits around \$500 or \$1,000. You can use TBO to help manage your credit card by directly linking it to Personal Finance and seeing what you're spending your money on each month. This will also help you from spending too much and reaching your credit limit.

y)=?



ALWAYS PAY YOUR FULL BILL AT THE END OF EACH MONTH.

There are two reasons why you always want to pay your bill in full:

1. It keeps your credit score high, which is what you want.
2. It keeps interest from accumulating on unpaid payments.

CREDIT CARD INTEREST



Why do I owe so much interest?



Purchased something on **credit!**

BALANCE: \$450



Made the **minimum** payment every month

INTEREST: \$389

TOTAL PAID **\$839**



WHY IS THE TOTAL COST ALMOST DOUBLE



- 20% Interest
- Minimum payment 2% monthly over 7 years
- Total Interest \$389

ORIGINAL BALANCE \$450 + INTEREST \$389 = \$839

Only making **minimum** payments will increase the total amount of your debt over years.

Always check your credit card agreement about how interest is calculated. Always pay your bill in full each month!



BOTTOM LINE:

Managing and building your credit is key to a successful financial future. With good credit comes good things, such as your dream home or the perfect car.



Capitol Federal®
True Blue® for over 125 years

With your first bank account, this financial booklet and the help of CapFed®, you are now set to take on the world and have a truly financially successful life.





WITH PHYSICAL MONEY BECOMING LESS RELEVANT, USE THESE INSTRUCTIONS TO TURN YOUR SPARE DOLLAR INTO SOME NEW BLING!

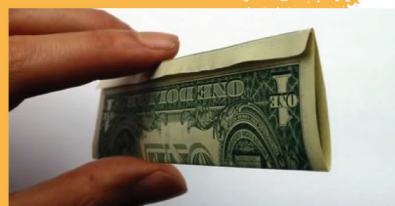
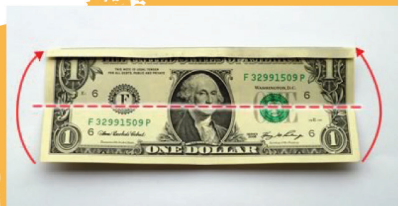
STEP ONE



Start with the bill like this. Fold the white edge back where it touches the green.



STEP TWO



Flip the bill over. Fold the bottom edge up and tuck it beneath the flap you created in step one.

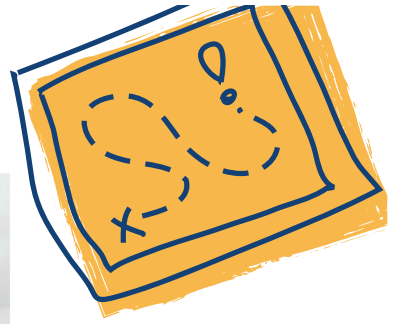
STEP THREE



Fold in half again. (Don't tuck under the flap)



STEP FOUR



Turn the bill over so that "The United States of America" is along the top. Fold back the white edge on the left along the green line.



Next, fold back the bill on the right of the "1", so the "1" looks like it's in a square box. Bend the bill.

STEP FIVE



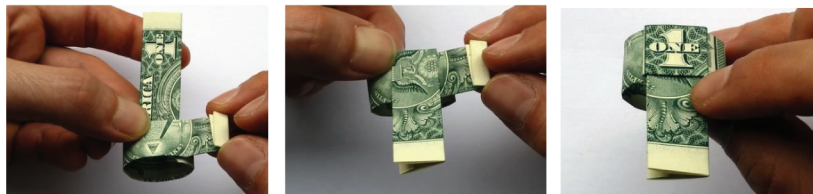
Fold up the right hand part of the bill like in the photo. Make it so that the left edge of the bit you fold up goes right between the "O" and the "F" in the word "OF" in the "THE UNITED STATES OF AMERICA".

STEP SIX



Curve the bill around like this and keep going until the bill looks like the picture above. The "1 square" should be lined up on top of the vertical poking up bit underneath.

STEP SEVEN



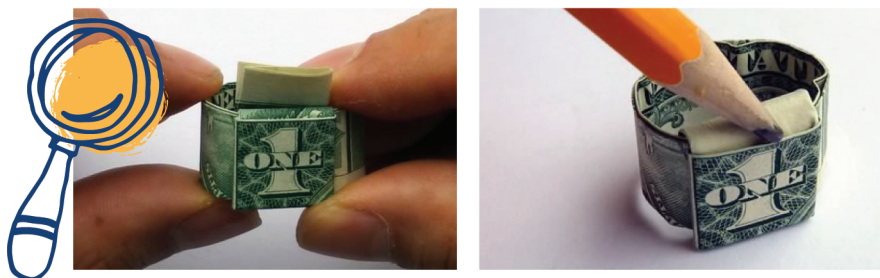
Open out the "1 square" to the right and then fold down the vertical bit. Fold back the "1 square" back on top, and tuck the little flap under the vertical bit you just folded down.

STEP EIGHT



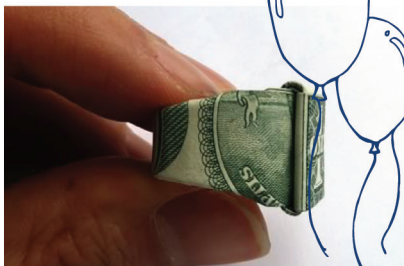
Turn the ring over so it looks like this. Then fold the poking up bit down and through the center of the ring. It will look like the picture on the right.

STEP NINE



Turn the ring over again so that you're looking at it from the front. Fold down the little flap, and tuck it under the "1 square". Use a pencil to press the flap under the "1 square".

STEP TEN

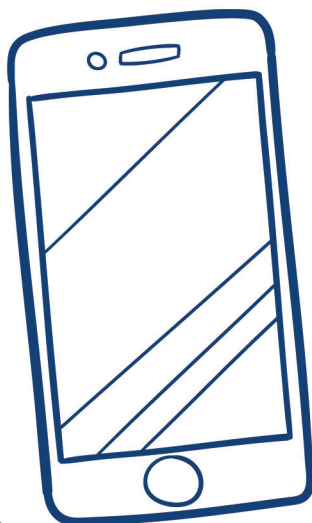
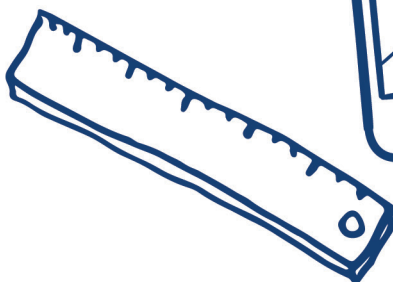
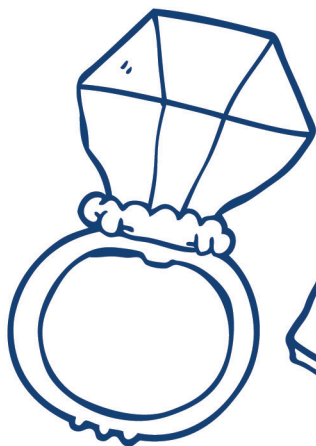


Fold over the edge of the ring's band, to make it a little narrower.

FINISHED!



Enjoy your new origami money ring!





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