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**From:**  
**Sent:** Thursday, February 22, 2024 12:53 PM  
**To:**  
**Cc:**  
**Subject:** FW: Thank you for choosing Capitol Federal  
**Importance:** High

**From:**  
**Sent:** Wednesday, February 21, 2024 6:43 PM  
**To:**  
**Subject:** Re: Thank you for choosing Capitol Federal

Hi XXXX

Thanks so much for all you and your team did from the pre-approval to closing! We really appreciate how friendly, responsive, and informative everyone at Cap Fed has been. Thank you for answering all of our "dumb first-timer" questions and helping us get into our first home. Thank YOU!

On Wed, Feb 21, 2024 at 1:18 PM:

Congratulations and a big welcome home from your Capitol Federal® mortgage team! Thank you for choosing us for your home loan! We truly appreciate your business and hope you were satisfied with the level of customer service and prompt communication you received throughout the process.

A referral is the highest compliment you could give, and we hope you consider us when discussing where customers should go for great service. Capitol Federal is committed to providing high quality, personal service to all. It is our goal to give every customer the same level of personal service that prompted your referral.

I look forward to the opportunity of working with you, your friends, family and associates in the future.

Sincerely,



## Capitol Federal Savings

Customer Complaint Form \*Admin View\*

|                  |                                                                                                                                                                                        |
|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Date             | <input type="text" value="4/10/2024"/>                                                                                                                                                 |
| Received by      | <input type="text" value=""/>                                                                                                                                                          |
| Customer Name    | <input type="text" value=""/>                                                                                                                                                          |
| Account Number   | <input type="text" value=""/>                                                                                                                                                          |
| Phone            | <input type="text" value=""/>                                                                                                                                                          |
| Complaint        | <input type="text" value="atm availability"/>                                                                                                                                          |
| Description      | There is no atm or branch availability on the south side of Lawrence, and it is highly inconvenient to to banking business. <input type="text" value=""/> would like a follow up call. |
| Category         | <input type="text" value="Other"/>                                                                                                                                                     |
| Referred To      | <input type="text" value=""/>                                                                                                                                                          |
| File Attachments |                                                                                                                                                                                        |
| Issue Resolved   | <input type="checkbox"/>                                                                                                                                                               |

# Capitol Federal Savings

Customer Complaint Form \*Admin View\*

|                  |                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                         |
|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Date             | <input type="text" value="4/11/2024"/>                                                                                                                                                                                                                                                                              |                                                                                        |
| Received by      | <input type="text" value=""/>                                                                                                                                                                                                                                                                                       |   |
| Customer Name    | <input type="text" value=""/>                                                                                                                                                                                                                                                                                       |                                                                                                                                                                         |
| Account Number   | <input type="text" value=""/>                                                                                                                                                                                                                                                                                       |                                                                                                                                                                         |
| Phone            | <input type="text" value=""/>                                                                                                                                                                                                                                                                                       |                                                                                                                                                                         |
| Complaint        | <input type="text" value="LACK OF CONVENIENT BRANCH LOCATIONS"/>                                                                                                                                                                                                                                                    |                                                                                                                                                                         |
| Description      | <div><div>...</div><p>Customer came into complete a transaction and indicated she was disappointed in the lack of CapFed branch location on the south side of Lawrence. She wanted to know what, if anything, was being done to rectify the situation and make it easier for people to access their bank.</p></div> |                                                                                                                                                                         |
| Category         | <input type="text" value="Branch Experience – Eastern"/>                                                                                                                                                                         |                                                                                                                                                                         |
| Referred To      | <input type="text" value=""/>                                                                                                                                                                                                                                                                                       |      |
| File Attachments | <div> Click here to attach a file</div>                                                                                                                                                                                          |                                                                                                                                                                         |
| Issue Resolved   | <input type="checkbox"/>                                                                                                                                                                                                                                                                                            |                                                                                                                                                                         |

## Capitol Federal Savings

Customer Complaint Form \*Admin View\*

|                  |                                                                                                                                                                                                                                                                                   |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Date             | <input type="text" value="5/28/2024"/>                                                                                                                                                                                                                                            |
| Received by      | <input type="text" value=""/>                                                                               |
| Customer Name    | <input type="text" value=""/>                                                                                                                                                                                                                                                     |
| Account Number   | <input type="text" value=""/>                                                                                                                                                                                                                                                     |
| Phone            | <input type="text" value=""/>                                                                                                                                                                                                                                                     |
| Complaint        | <input type="text" value="NEED A SOUTH END OF LAWRENCE BRANCH"/>                                                                                                                                                                                                                  |
| Description      | <div><div>...</div><div>Customer would really like a branch on the south side of Lawrence. She says she has to go out of the way to get to a branch. Customer is not happy that since target location closed, it is annoying to go out of her way to get to a CapFed.</div></div> |
| Category         | <input type="text" value="Other"/>                                                                                                                                                                                                                                                |
| Referred To      | <input type="text" value=""/>                                                                                  |
| File Attachments | <div> Click here to attach a file</div>                                                                                                                                                        |
| Issue Resolved   | <input type="checkbox"/>                                                                                                                                                                                                                                                          |
| Resolution       | <div><div></div><div></div><div></div></div>                                                                                                                                                                                                                                      |

[Business Processes](#)

**Need Branch in South Lawrence** has been added

[Modify my alert settings](#) | [View Need Branch in South Lawrence](#) | [View Customer Complaints](#) | [Mobile View](#)

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title:                | Need Branch in South Lawrence                                                                                                                                                                                                                                                                                                                                                                                    |
| Assigned To:          |                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Priority:             | (2) Normal                                                                                                                                                                                                                                                                                                                                                                                                       |
| Category:             | Retail                                                                                                                                                                                                                                                                                                                                                                                                           |
| Related Issues:       |                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Comments:             |                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Account Number:       | ██████                                                                                                                                                                                                                                                                                                                                                                                                           |
| Complainant:          | ██████████                                                                                                                                                                                                                                                                                                                                                                                                       |
| Complainant Phone:    | ██████████                                                                                                                                                                                                                                                                                                                                                                                                       |
| Issue Date:           | 6/26/2024                                                                                                                                                                                                                                                                                                                                                                                                        |
| Received by:          | ██████████                                                                                                                                                                                                                                                                                                                                                                                                       |
| Resolved:             | No                                                                                                                                                                                                                                                                                                                                                                                                               |
| Closed:               | No                                                                                                                                                                                                                                                                                                                                                                                                               |
| complaintdescription: | <p>"I think it's very unfair that they're building another branch on 6th when we have nothing south of 15th street. Half the town has no Capitol Federal of any kind. It's like they don't care about us and they only want to cater to the rich part of Lawrence because the one downtown is a pain get in and out of."</p> <p>She doesn't mind if she gets a callback or not. She just wanted to be heard.</p> |

[REDACTED]

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**From:** [REDACTED]  
**Sent:** Monday, July 15, 2024 11:59 AM  
**To:** [REDACTED]  
**Subject:** FW: Gratitude for Your Contributions to the Home Buyers Workshop

[REDACTED]  
Community Development Loan Specialist

**Branch:** Mission  
**Extension:** [REDACTED]  
**Direct:** [REDACTED]

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**From:** [REDACTED]  
**Sent:** Monday, July 15, 2024 9:59 AM  
**To:** [REDACTED]  
**Subject:** Gratitude for Your Contributions to the Home Buyers Workshop

Good morning [REDACTED], [REDACTED], and [REDACTED],

On behalf of [REDACTED] and the MCRC Team, heartfelt appreciation is extended to **Capitol Federal** and **CHES, Inc.** for your representations and invaluable contributions to our recent Home Buyers Workshop.

You provided crucial insights into financial & mortgage management and credit-building-repair strategies. We appreciate your commitment to helping families achieve their dream.

Participants gained clarity on financing options and the path to homeownership.

Thank you,

[REDACTED]



On behalf of [REDACTED], Executive Director

[REDACTED]  
Executive Assistant  
Mt. Carmel Redevelopment Corp., Inc.  
1130 Troup Avenue  
Kansas City, KS 66104  
O: 913.621.4111  
D: 913.755.9112  
[REDACTED]

Title Nothing on the south side of Lawrence.

Assigned To ☐ [REDACTED]

Complaint Description Customer who used the Lawrence Target Branch Location, complained that there is nothing on the south side of Lawrence. She was not very happy. She did Suggest to add at least an ATM in a parking lot like they have in Emporia.

This seems to be a common issue of customers that used the Lawrence Target Branch Location and most who live in Baldwin, Eudora and Ottawa areas.

Account Number [REDACTED]

Complainant [REDACTED]

Complainant Phone [REDACTED]

Issue Date 8/8/2024

Received by [REDACTED]



|                       |                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title *               | <div>Lack of Branch/ATM access near closing OP33 branch</div> <div>A brief description of the customer complaint.</div>                                                                                                                                                                                                                                     |
| Assigned To           | <div><div></div></div> <div>Fill out this field to override the default assignee for the selected category</div>                                                                                                                                                                                                                                            |
| Complaint Description | <div><div></div> lives very close to the OP33 branch that is closing and will be comparatively much further away to our other recommended branches. He wants this complaint logged and to speak to a higher level person. He doesn't think that his complaint alone will be able to get an ATM or branch, but he does want it to be officially heard.</div> |
| Account Number        | <div></div> <div>Account Number of Complainant if applicable</div>                                                                                                                                                                                                                                                                                          |
| Complainant           | <div><div></div></div> <div>Name of the Person making the complaint</div>                                                                                                                                                                                                                                                                                   |
| Complainant Phone     | <div><div></div></div> <div>Phone number of the complainant</div>                                                                                                                                                                                                                                                                                           |
| Issue Date *          | <div><div>9/30/2024</div><div></div></div> <div>Date the issue occurred.</div>                                                                                                                                                                                                                                                                              |
| Received by *         | <div><div><div></div>x</div></div> <div>Person who received the complaint</div>                                                                                                                                                                                                                                                                             |
| Resolved              | <div><input type="checkbox"/></div>                                                                                                                                                                                                                                                                                                                         |
| Closed                | <div><input type="checkbox"/></div>                                                                                                                                                                                                                                                                                                                         |
| Resolution Steps      | <div></div>                                                                                                                                                                                                                                                                                                                                                 |

|                       |                                                                                                                                                                                                                                                                                                                         |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title                 | NOTHING ON THE SOUTH SIDE OF LAWRENCE KS                                                                                                                                                                                                                                                                                |
| Assigned To           | <input type="checkbox"/> [REDACTED]                                                                                                                                                                                                                                                                                     |
| Complaint Description | Customer was upset we no longer have anything on the south side of Lawrence KS.                                                                                                                                                                                                                                         |
| Account Number        | [REDACTED]                                                                                                                                                                                                                                                                                                              |
| Complainant           | [REDACTED]                                                                                                                                                                                                                                                                                                              |
| Complainant Phone     | [REDACTED]                                                                                                                                                                                                                                                                                                              |
| Issue Date            | 10/24/2024                                                                                                                                                                                                                                                                                                              |
| Received by           | [REDACTED]                                                                                                                                                                                                                                                                                                              |
| Resolved              | No                                                                                                                                                                                                                                                                                                                      |
| Closed                | No                                                                                                                                                                                                                                                                                                                      |
| Resolution Steps      | <input type="checkbox"/> [REDACTED] (10/24/2024 4:00 PM): Customer would like even just a simple ATM somewhere on the south side of Lawrence. This is our number one complaint we recieve here at the new Lawrence Freestate Branch and the number one thing customers would like to see on the South side of lawrence. |
| CategoryNew           | Branch Experience – Eastern                                                                                                                                                                                                                                                                                             |

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title                 | Lawrence Locations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Assigned To           | <input type="checkbox"/> [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Complaint Description | [REDACTED] called in about locations or lack thereof in South Lawrence. He is not filing a complaint but wanted to know why we don't have more locations in South Lawrence or at least any ATMs in parking lots in South Lawrence. All the branches he used to use have been closed such as the one in Target, Dillons and Vermont St. He would just like some one to call him back to have a conversation about the possibility of getting more branches/ATMs in South Lawrence. He has been a customer with us for a very long time and has stayed with us because of our locations in Lawrence and Topeka. |
| Account Number        | [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Complainant           | Lawrence Locations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Complainant Phone     | [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Issue Date            | 12/30/2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Received by           | [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Resolved              | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Closed                | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Resolution Steps      | <input type="checkbox"/> [REDACTED] (1/7/2025 11:26 AM): Customer was contacted by [REDACTED] thanked the customer for the feedback and reiterated that we are always evaluating our branch/ATM locations.                                                                                                                                                                                                                                                                                                                                                                                                    |
| CategoryNew           | Branch Experience – Central                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title                 | Frustrated Customer about convience and hours                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Assigned To           | <input type="checkbox"/> [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Complaint Description | <p>Customer, [REDACTED] is frustrated with the hours and convenience CapFed has right now. She feels that CapFed keeps cutting back..in her words "first Target, then Price Chopper closed, and now we don't stay open late on Friday's." She also stated that she feels like the reason she has been with CapFed for 40 years is the "small bank" feel, and she stated that it feels like we are losing that.</p> <p>She was also frustrated that we sent new cards, when she didn't initiate the order of new cards. I told her that someone might be reaching out to her from CapFed to discuss her frustrations, and she said that she would appreciate that.</p> |
| Account Number        | [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Complainant           | [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Complainant Phone     | [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Issue Date            | 6/27/2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Received by           | [REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Resolved              | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Closed                | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Resolution Steps      | <input type="checkbox"/> [REDACTED] Spoke with customer regarding hours, and ability to make drive-up transactions or scheduling after hours appointments with preferred branch. Thanked her for the longtime banking relationship and provided contact info for any future questions/concerns.                                                                                                                                                                                                                                                                                                                                                                       |

CapFed Social Channels

RE: Comment to [REDACTED]

Edit

Reject

Assign Task

Approve

PREVIEWING: 

DESKTOP MOBILE



**Capitol Federal**

Dec 08, at 09:25am

Hi [REDACTED] we responded to your private message. Thank you for reaching out. Have a great day.



Status



Basics



Collaboration



Routine Maintenance Notice: True Blue Online® and ... [SHOW](#)

Dec 7, 2:46pm

[REDACTED] I was disappointed to find that Capitol Federal has removed the ATM from our Industrial Street location in Emporia. Any plans to put one on the west side of town anywhere else? [Less](#)

|                       |                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title                 | ATM 90 - Consistently out of Service                                                                                                                                                                                                                                                                                                                                             |
| Category              |                                                                                                                                                                                                                                                                                                                                                                                  |
| Issue Date            | 2/9/2026                                                                                                                                                                                                                                                                                                                                                                         |
| Assigned To           |                                                                                                                                                                                                                                                                                                                                                                                  |
| Complaint Description | Customer stated that ATM 90 was down on 02/06/2026. This was the second time in a row she has attempted to access this ATM and found it out of service. She is dissatisfied with the new branch having an older ATM.                                                                                                                                                             |
| Account Number        |                                                                                                                                                                                                                                                                                                                                                                                  |
| Complainant           |                                                                                                                                                                                                                                                                                                                                                                                  |
| Complainant Phone     |                                                                                                                                                                                                                                                                                                                                                                                  |
| Received by           |                                                                                                                                                                                                                                                                                                                                                                                  |
| Resolved              | 2/11/2026                                                                                                                                                                                                                                                                                                                                                                        |
| Closed                |                                                                                                                                                                                                                                                                                                                                                                                  |
| Resolution Steps      | Just got off the phone with . Apologized for her having repeated issues and thanked her for letting us know about it. Told her that we routinely look at the number of service calls placed for machines to ascertain whether they need replacing. Asked her to please keep us informed if she continues to have problems. She thanked me for calling and said she loved Capfed. |

|                       |                                                                                                                                             |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Title                 | ATM or Branch Location                                                                                                                      |
| Category              |                                                                                                                                             |
| Issue Date            | 4/10/2026                                                                                                                                   |
| Assigned To           |                                                                                                                                             |
| Complaint Description | Not necessarily a complaint, but a request for a CapFed Atm or a new branch location for the south side of Lawrence, KS.                    |
| Account Number        |                                                                                                                                             |
| Complainant           |                                                                                                                                             |
| Complainant Phone     |                                                                                                                                             |
| Received by           |                                                                                                                                             |
| Resolved              | Yes                                                                                                                                         |
| Closed                | Yes                                                                                                                                         |
| Resolution Steps      | Noted by management.<br><br>(4/10/2026 1:17 PM): I notified the customers that I would pass the word on within the company for the request. |

|                       |                                                                                                                                                                                                                                  |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title                 | Branch or ATM in South Lawrence                                                                                                                                                                                                  |
| Category              | Branch Experience – Southeast                                                                                                                                                                                                    |
| Assigned To           | [REDACTED]                                                                                                                                                                                                                       |
| Complaint Description | Customer is upset that we have not replaced the Target location in South Lawrence. He said it would be better even if we can just get an ATM in South Lawrence as he has to drive 3 miles to get to his nearest Capitol Federal. |
| Account Number        | [REDACTED]                                                                                                                                                                                                                       |
| Complainant           | We need a branch or at the very least an ATM in South Lawrence.                                                                                                                                                                  |
| Complainant Phone     | [REDACTED]                                                                                                                                                                                                                       |
| Issue Date            | 7/21/2026                                                                                                                                                                                                                        |
| Received by           | [REDACTED]                                                                                                                                                                                                                       |
| Resolved              | No                                                                                                                                                                                                                               |
| Closed                | No                                                                                                                                                                                                                               |
| Resolution Steps      |                                                                                                                                                                                                                                  |

Title REQUESTED BRANCH/ATM IN SOUTH LAWRENCE

Category Branch Experience – Southeast

Assigned To [REDACTED]

Complaint Description CUSTOMER REQUESTED A BRANCH OR ATM FOR THE SOUTH EAST SIDE OF LAWRENCE. CUSTOMER WAS CONFUSED BY LACK OF SERVICE ON THAT SIDE OF TOWN. SHE HAS BEEN BANKING WITH CAPFED FOR 25 YEARS AND IS CHANGING JOBS; WHICH WILL SHIFT HER LOCATION TO SOUTH LAWRENCE, MAKING VISITING A BRANCH OR EVEN AN ATM MORE TIME CONSUMING.

Account Number [REDACTED]

Complainant [REDACTED]

Complainant Phone [REDACTED]

Issue Date 7/24/2026

Received by [REDACTED]

Resolved No

Closed No

Resolution Steps [REDACTED] (7/24/2026 5:25 PM): OFFERED TO FILE A REQUEST ON HER BEHALF.