



Capitol
Federal[®] IN THE

HEARTLAND

WELCOMES **fiserv.**





WELCOME



Proud to call the Midwest home and excited to share it with you.

We're so glad you are here, welcome to the Heartland. With its friendly faces, strong sense of community and down-to-earth way of life, the Greater Kansas City Metro has a special kind of charm that's hard to find anywhere else.

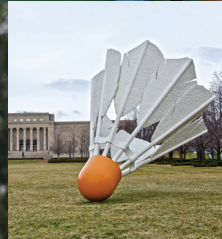
From the vibrant arts and food scene in Kansas City to the college-town energy of Lawrence, this region offers a little something for everyone. You'll find big-city opportunities paired with a small-town feel.

Whether you're drawn to the jazz heritage, top barbecue, or beautiful parks and trails, there's so much to discover and so many reasons to love calling this area home.

For more than 130 years, Capitol Federal® has been part of this region and helped customers at every major life milestone. We love it here, and we think you will, too. As you start your next chapter, we're here to help make the transition a little easier. Welcome home.

Download a PDF version of this booklet.





KANSAS CITY

A NEW OPPORTUNITY AWAITS YOU

Kansas City: where the barbecue is legendary, the jazz never stops, and the locals greet you with a smile and a wave. From charming neighborhoods and craft breweries to booming job markets and scenic parks, KC has the perfect mix of culture, comfort and community. It's not just a city - it's a vibe, a rhythm, a way of life. Come find your place in the heart of it all - **WELCOME TO THE HEARTLAND!**

Don't forget - Kansas City spans two states: Missouri and Kansas. Most of the city's cultural core (downtown, Power & Light District, sports stadiums, museums and more) is on the Missouri side.

Quick Facts

Population: The Kansas City metropolitan area has an estimated population of *2.5 million* people, maintaining its status as one of the largest metropolitan areas in the Midwest. The city itself, Kansas City, Missouri, has a population of around *511,000*.

Economy: Kansas City has a diverse economy, with key industries including manufacturing, healthcare, education and technology. It's also known for its strong presence in the finance and logistics sectors.

Age Distribution: The median age in the Kansas City metro area is around *36 years*, with a mix of young professionals and families.

Commute Time: The average commute time for residents is around *24-30 minutes*.

Cost of Living

The cost of living in Kansas City, Missouri, has increased but remains *11.6% below* the national average, and is much cheaper than large cities, such as NYC.

Kansas City offers a more affordable lifestyle compared to the national average, with significant savings in housing, groceries and healthcare. While transportation and utilities may be slightly higher, the overall cost of living remains below the national average.

Average Monthly Expenses for a single person is estimated at *\$3,333/month*, which is about 30% less than the national average. A family of four is estimated at *\$4,350/month*, approximately 19% less than the national average.



TOP 10

HOUSING MARKET HOTSPOT

Kansas City is recognized among the top 10 housing markets in the U.S. for 2025. Factors contributing to this ranking include affordability, job growth and a vibrant living environment.

TOP 3

BEST BBQ

Kansas City is ranked third in Yelp's 2025 list of top BBQ cities in the U.S., celebrated for its rich barbecue heritage and iconic dishes like burnt ends.

TOP 3

METRO FOR WORKING MOMS

Ranked among the top three large U.S. metro areas for working mothers, KC is noted for strong employer-based health insurance coverage, affordable childcare relative to family income, and an overall low cost of living.

Top Things To Do

- **Nelson-Atkins Museum of Art:** Free to the public, this museum offers an impressive collection of art from around the globe and a famous sculpture garden. It's a cultural gem that enhances the city's livability and arts scene.
- **Country Club Plaza:** Known for its Spanish-inspired architecture, this shopping district offers a mix of high-end stores, restaurants and lovely fountains.
- **Union Station:** This historic landmark houses shops, restaurants and museums, including Science City and the National World War I Museum and Memorial.
- **Kauffman Center for the Performing Arts:** This architectural gem hosts a variety of performances, from opera to ballet to concerts.
- **Barbecue Tour:** Kansas City is famous for its barbecue! Don't miss trying local favorites like burnt ends and ribs at spots like Joe's Kansas City Bar-B-Que and Arthur Bryant's Barbeque.
- **Starlight Theatre:** This outdoor theater in Swope Park hosts Broadway shows, concerts and other performances during the warmer months.

Professional Sports Teams

- **Kansas City Chiefs (NFL):** The Chiefs are a professional football team, known for their passionate fan base and recent success, including multiple Super Bowl titles.
- **Kansas City Royals (MLB):** The Royals are a Major League Baseball team that has won multiple World Series titles, with a dedicated following.
- **Sporting Kansas City (MLS):** This Major League Soccer team has a strong presence in the city and has won several championships.
- **Kansas City Mavericks (ECHL):** A professional ice hockey team that competes in the ECHL, providing exciting hockey action in the area.
- **Kansas City Current (NWSL):** The Current is a women's professional soccer team that competes in the National Women's Soccer League.

Family Activities

- **Oceans of Fun/Worlds of Fun:** Spanning more than 325 acres with unique, international themed areas, seven roller coasters, dozens of thrill rides and a massive 60-acre waterpark.
- **KC Parks:** Kansas City is home to 221 parks, 12,242 acres of parkland, 158 miles of trails and bikeways, 29 lakes, hundreds of athletic fields and tennis courts, 103 playgrounds and five public golf courses.
- **The Kansas City Zoo:** With more than 1,700 animals and over 200 acres, the Zoo is the most affordable fun in Kansas City.
- **The College Basketball Experience:** Located in the Power and Light District, this interactive attraction features basketball activities, skills challenges and exhibitions, making it a fun destination for families.
- **Wonderscope Children's Museum:** 30,000 sq ft dedicated to providing Science, Technology, Engineering, Arts and Math educational experiences for young children and their families.

KC HOUSING

Best Place to Live 2025

- **KC is No. 1 in Best Small Cities in America and No. 2 Market for Family Affordability:** KC suburbs Leawood, Shawnee and Lenexa, all ranked in the 90th percentile of finest towns in the U.S., based on affordability, quality of life, education, economic health and safety. Zillow's analysis found KC as the No. 2 market for affordability for families based on how much income is spent on a mortgage and childcare.
- **Kansas City International Airport Ranked Best of Industry:** Based on thousands of customer surveys, KCI Airport ranked among the top in its category for overall experience, customer satisfaction, dining, retail and service options.
- **KC Ranks No. 1 in the U.S. for "Green Infrastructure":** Based on six metrics related to air pollution, tree coverage, green building certification and electric vehicle charging infrastructure, Kansas City scores highest for smarter sustainability in the country.
- **KC is No. 1 City for Dog Owners:** The only city to score a perfect 100, Kansas City is the overall best city in the nation for pet owners, in part thanks to its status as the second-best city for both dog and cat veterinary costs.

Major Neighborhoods

- **Overland Park (KS):** Large, suburban, family oriented with tons of parks and shopping.
- **Leawood (KS):** Upscale, quiet, with beautiful homes and manicured neighborhoods.
- **Prairie Village (KS):** Older suburb, walkable, charming mid-century homes.
- **Lenexa & Olathe (KS):** Expanding suburbs with a strong community focus.
- **Brookside / Armour Hills / Morningside (MO):** Charming, walkable, tree-lined streets, historic homes.
- **Waldo (MO):** Family-friendly, affordable, close-knit.
- **Lee's Summit (MO):** Suburban, well planned, parks, shopping, good public services.
- **Liberty (MO):** Small-town feel, northeast of KC.

- ⬆ Overland Park and Olathe rank 6th and 9th in
- ⬆ Livability.com's Best Places to Live in the U.S. in 2025.

Top-Ranked Schools

SCHOOL DISTRICTS:

- **Blue Valley:** Ranked among the best in the nation, known for rigorous academics and high college placement rates.
- **Liberty Public Schools:** A well-regarded district with high scores in academic performance and college readiness.
- **Lee's Summit:** Consistently among the top for academic performance, including AP and college prep opportunities.
- **Barstow School:** A leading private school in Kansas City known for its rigorous academics, STEM focus, and global programs.
- **Pembroke Hill School:** A prestigious, well-rounded education with strong academics, arts, and athletics. The school consistently achieves top test scores and 100% college placement.

UNIVERSITIES AND COLLEGES:

- **University of Missouri–Kansas City (UMKC):** A major public research university offering programs in medicine, law, business and performing arts.
- **Rockhurst University and Avila University:** Both private institutions known for their strong programs in business, nursing and health sciences, with Rockhurst being a Jesuit university and Avila a Catholic university.
- **Johnson County Community College (JCCC):** A well-respected community college located in Overland Park, KS, offering a wide range of associate degrees and workforce training programs.
- **Metropolitan Community College (MCC):** A community college with multiple campuses offering a variety of associate degrees and certifications.

REAL ESTATE

- For sale inventory: **1,617**
- New listings: **646**
- Median sale price: **\$244,517**
- Median days to pending: **8**

A LEADER IN RESIDENTIAL LENDING >>>

At Capitol Federal®, we offer competitive mortgage and loan solutions designed to make your home buying process simple and easy. Contact a mortgage loan professional to start the process.

- Conventional Fixed-Rate Mortgages
- Adjustable-Rate Mortgages (ARMs)
- Construction-to-Permanent Loans
- First-Time Homebuyer Loans
- VA Loans



RACHAEL
FRENCH



MARIA
PORTA



JEFF
BELTON



MONIQUE
MCCONNELL



TOM
ROSBERG



CYNTHIA
ANDERSON



STEVE
ALLEN



NUBIA
RODRIGUEZ



KOURTNEY
HUTTON



Scan this QR code to contact a loan professional and learn more.

LAWRENCE

ADVENTURES ALL AROUND

Lawrence: where creativity thrives, live music fills the air and every street tells a story. From its historic downtown and vibrant arts scene to top-tier schools and welcoming community spirit, Lawrence blends small-town charm with big ideas. It's more than just a college town – it's a culture, a heartbeat, a way of life. Discover your place where tradition meets progress – **WELCOME TO LAWRENCE!**

Quick Facts

Population: As of 2025, Lawrence has an estimated population of approximately *101,000 residents*.

Economy: Lawrence's economy continues to be driven by key sectors such as education, healthcare and retail. The University of Kansas plays a major role as both a top employer and research hub. Healthcare services have expanded to meet the needs of the growing population, and the retail sector thrives particularly in downtown areas and shopping centers.

Age Distribution: The median age in Lawrence is around *27 years*, largely influenced by the student population attending the University of Kansas. This youthful demographic contributes to the city's vibrant culture and dynamic community life.

Commute Time: Residents of Lawrence enjoy a relatively short commute time. The average one-way commute is approximately *19 minutes*.

Cost of Living

Lawrence maintains a competitive cost of living and remains *7% below* the national average, and is much cheaper than large cities, such as NYC.

Lawrence is an attractive option for those seeking affordability without sacrificing quality of life. Housing, groceries and healthcare are notably more affordable than in larger cities, helping residents stretch their budgets further. While some costs like utilities and transportation may be slightly higher, the overall expenses stay comfortably lower than national norms.

Estimated average monthly expenses are around *\$3,100 for a single person* - about 32% below the national average - and approximately *\$4,200 for a family of four*, which is roughly 20% less.

REAL ESTATE

- For sale inventory: **203**
- New listings: **114**
- Median sale price: **\$320,052**
- Median days to pending: **8**



Top Things To Do

- **Visit the University of Kansas:** Explore the beautiful campus, check out the Spencer Museum of Art or visit the historic Allen Fieldhouse.
- **Downtown Lawrence:** Enjoy the local shops, cafes and restaurants along Massachusetts Street. The area has a lively atmosphere, especially during events and festivals.
- **Free State Brewery:** Sample some locally brewed craft beers at this iconic brewery. It's a great spot to relax and enjoy the local flavor.
- **Lawrence Arts Center:** Check out art exhibits, performances and classes. The center hosts various events throughout the year, showcasing local and regional artists.
- **Clinton State Park:** Perfect for outdoor enthusiasts, this park offers hiking, fishing, camping opportunities and scenic views of Clinton Lake.

Best Place to Live 2025

- **Best Places to Live:** Lawrence is consistently recognized as one of the best places to live in the U.S. It was ranked 8th overall in 2024 by BestPlaces, citing its affordability, quality schools and low crime rates.
- **College Towns:** It ranks as the 10th best college town in the United States, thanks to its educational institutions, including the University of Kansas and Haskell Indian Nations University. The city is celebrated for its youthful energy and cultural opportunities.
- **Low Crime Rate:** Lawrence has been rated 7th for cities with low crime rates, making it a safe environment for families and students alike.
- **Quality of Life:** It has also been highlighted for its overall quality of life, featuring a strong sense of community, numerous parks and outdoor activities, and a vibrant arts scene.

Major Neighborhoods

- **Old West Lawrence:** Historic, tree-lined, full of character with beautifully preserved Victorian and early 20th-century homes.
- **East Lawrence:** Eclectic, artsy and diverse—known for murals, local galleries and a strong community vibe.
- **Oread:** Student-centered, energetic, just steps from KU's campus—ideal for campus living and game day energy.
- **Downtown Lawrence / Massachusetts Street:** The heart of the city—walkable, vibrant, filled with local shops, restaurants and live music.
- **Pinckney:** Quiet and residential, close to both downtown and nature trails—great for families and young professionals.

Family Activities

- **Visit the Lawrence Arts Center:** The Arts Center offers numerous family-oriented events, including art classes, exhibitions and performances. Check their calendar for special events that cater to children and families.
- **Explore the Kansas River:** Families can enjoy kayaking, canoeing or paddleboarding on the Kansas River. There are rental services available, and the scenic views make for a pleasant outdoor experience.
- **Take a Stroll at Clinton State Park:** This park offers hiking trails, picnic areas and fishing opportunities. It's a great place for a family outing, whether you want to hike, bike or simply enjoy a picnic by the lake.
- **Visit the Natural History Museum:** The University of Kansas Natural History Museum features engaging exhibits about dinosaurs, fossils and the local ecology. It's educational and fun for kids and adults alike.

Top-Ranked Schools

SCHOOL DISTRICTS:

- **Lawrence Public Schools (USD 497):** The main public school district offering a range of elementary, middle and high schools, known for academic excellence and diverse extracurricular programs.
- **Bishop Seabury Academy:** A private college preparatory school for grades 6-12, recognized for small class sizes, personalized attention and a strong focus on college readiness.
- **Veritas Christian School:** A private school serving Pre-K through 12th grade, known for its close-knit community, dedicated faculty and emphasis on moral development alongside academics.

UNIVERSITIES AND COLLEGES:

- **University of Kansas (KU):** The University of Kansas is the largest and most prominent university in Lawrence. It is a comprehensive research institution with strong programs in fields such as business, engineering, education, journalism and health sciences.
- **Haskell Indian Nations University:** A federally operated university dedicated to serving Native American students. It offers associate and bachelor's degrees in fields such as Indigenous and American Indian studies, environmental science, business and elementary education.

INSURANCE



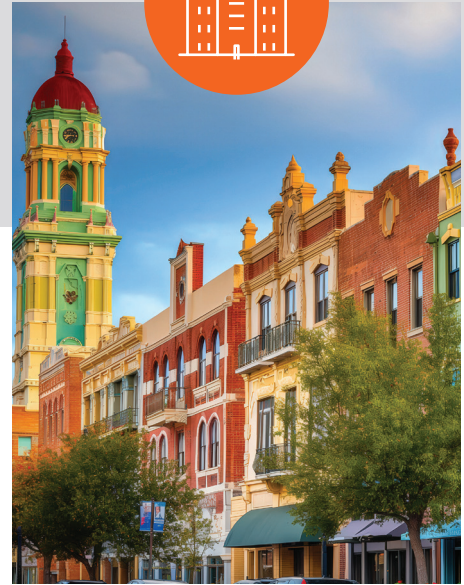
HOME INSURANCE

Getting settled in a new place means making sure everything's protected, like your home and your car. At Capitol Agency®, we make it easy to find affordable, reliable insurance that fits your life and your budget. Our local team is here to help you choose the right coverage, so you can feel confident relaxing at home.



AUTO INSURANCE

We offer comprehensive vehicle coverage with reasonable deductibles, protecting against damage, theft, and high medical or legal costs. Whether you're driving around the city or back home, we prioritize your safety and provide tailored protection for households with multiple vehicles and drivers of all ages.



RENTERS INSURANCE

Just renting for now? We've got you covered, too. Renters insurance is an easy and affordable way to protect your stuff (furniture, electronics, etc.) from things like fire, theft or water damage. We can help you find the right renters policy, so you can feel at home with peace of mind.



NATALIE
MAGILL



BRIAN
RAUBER

We work with top insurance providers to find the best value for any of your needs. Reach out to us for a free quote at any time.



CAPITOL FEDERAL® INSURANCE

Not a Deposit	Not Bank Guaranteed	Not FDIC Insured
Not insured by any Government Agency	May Lose Value	

WEALTH MANAGEMENT



TRUST

A move often comes with big life changes, and it's also a great time to make sure your long-term plans are still on track.

Capitol Federal® Trust officers can help with your estate plan. Our team works with you to help ensure your wishes are clearly documented and carried out with care. We look forward to helping you with this important life plan.

Our Trust team has over 50 years experience to ensure that your plan is tailored for you.



JEFF
BOTTENBERG



DEBI
STARK



INVESTMENT SERVICES

Is it time to take a fresh look at your finances and long-term money goals?

Capitol Federal Investment Services offers resources and guidance to help you feel more confident about your future, whether you're thinking about retirement, saving for college or just wanting to get more organized. Our Financial Advisors are here when you are ready.

Financial Advisors are a vital part of long-term investment strategy.



BOB
FLORENCE



JUSTIN
GORDON



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Subject to risk and may lose value

BANKING IN THE HEARTLAND



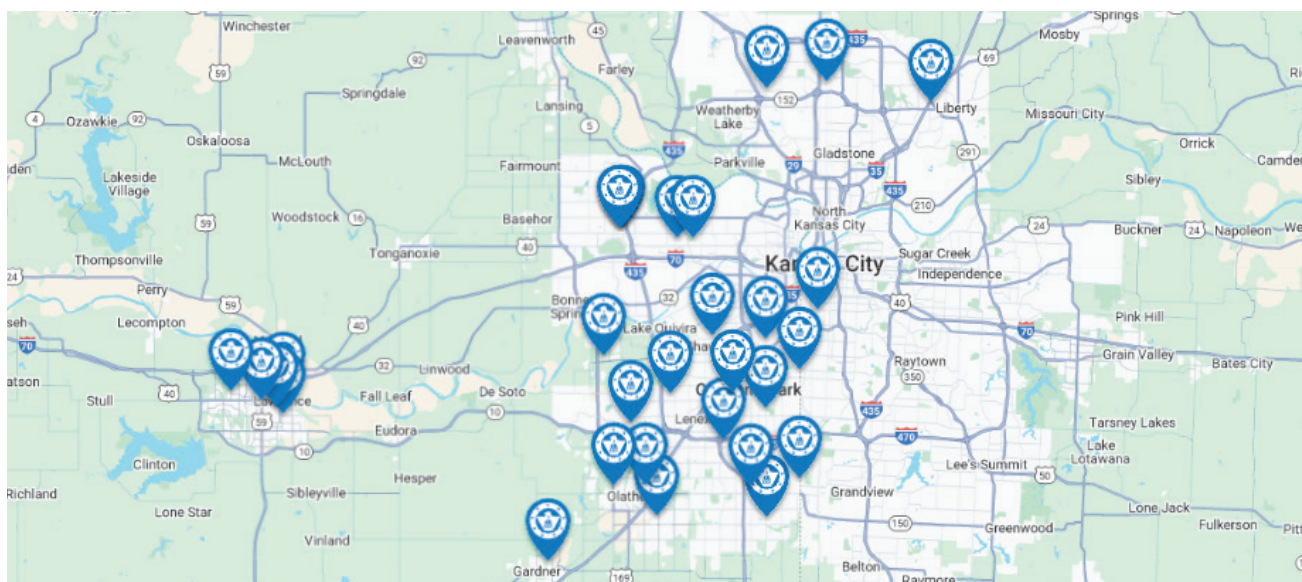
Forbes 2024
**BEST-IN-STATE
BANKS**

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4 YEAR CHAMPION

WE'RE HERE TO SERVE YOU

We're so glad you're here! As you get settled, know that Capitol Federal® is proud to welcome you to our community and help you feel right at home. Whether you need a place to manage your day-to-day banking, plan for the future or just ask a few questions, we're here to serve you with trusted guidance, local support and friendly, personalized service. Welcome to the Greater Kansas City Metro—and welcome to CapFed®.



We'd love to be your personal banking partner!

Learn about this SPECIAL OFFER just for FISERV Associates!



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SCHMIDT



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- ✓ an account
- ✓ today.



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WHEN YOU
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* Certain restrictions apply.
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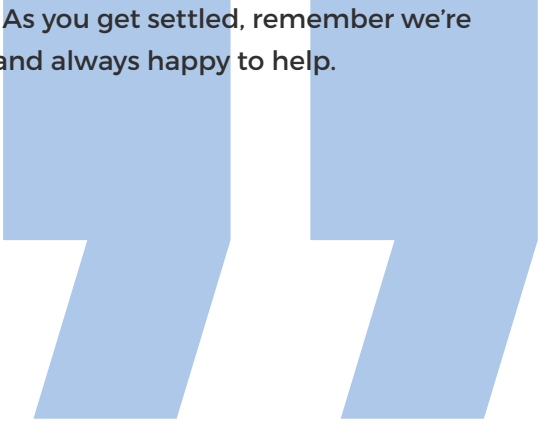


THANKS FROM >>> CAPITOL FEDERAL®

HOW CAN WE HELP?

We hope this relocation booklet has helped you get to know the area and learn ways Capitol Federal® is here to support you, whether it's with a home loan, your everyday banking, insurance or financial planning needs.

Moving comes with a lot of decisions, and we are honored to be part of your journey. As you get settled, remember we're just around the corner and always happy to help.



We've created a special spot just for you! Scan the QR code to access information designed to make your move easier. Stay tuned for additional resources, local insights and your own personal contact at Capitol Federal®. Everything you need, all in one place.

FISERV ASSOCIATE PORTAL

CAPFED.COM/HEARTLAND



STAY TUNED FOR UPDATES

"If you've got questions
about life in the Heartland—
local spots, hidden gems
or small-town quirks
—I'm your go to guide!"



Your True Blue® Ambassador
**CRYSTAL
SMITH**

RESOURCES

For immediate emergency assistance, dial 911.

COUNTY EMERGENCY MANAGEMENT

Johnson County, Kansas **913-782-3038**
Jackson County, Missouri **816-881-4625**
Platte County, Missouri **816-858-3521**
Clay County, Missouri **816-407-3730**
Wyandotte County, Kansas..... **913-573-6300**

Kansas Division of Emergency
Management **785-646-1409**
Missouri State Emergency
Management Agency (SEMA) ... **573-526-9100**
American Red Cross **816-931-8400**
Salvation Army **816-756-1455**

LOCAL HOSPITALS

University of Kansas kansashealthsystem.com
AdventHealth adventhealth.com
Saint Lukes saintlukeskc.org

UTILITY SERVICES

ATMOS Energy atmosenergy.com
Evergy evergy.com
WaterOne waterone.org
KC Public Utilities bpu.com
KC Water kcwater.us
Google Fiber fiber.google.com

WEATHER

KCTV5 kctv5.com
KMBC 9 kmbc.com