



Capitol Federal®

True Blue® for over 120 years

Privacy Notice

*This is an annual notice
There are no changes to this policy.*

FACTS	WHAT DOES CAPITOL FEDERAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?	
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capitol Federal Savings Bank chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information.	Does Capitol Federal share?
	For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes – to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes – information about your transactions and experiences	No
	For our affiliates' everyday business purposes – information about your creditworthiness	No
	For our affiliates to market to you	No
	For nonaffiliates to market to you	No
		Can you limit this sharing?
		No
		No
		No
		We don't share
		We don't share
		We don't share
		We don't share
Questions?	Call 1-888-8CAPFED or go to www.capfed.com	

Who we are

Who is providing this notice? Capitol Federal Savings Bank

What we do

How does Capitol Federal Savings Bank protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured file and buildings.

How does Capitol Federal Savings Bank collect my personal information? We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Capitol Federal Savings Bank has no affiliates*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, and direct marketing companies.*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include mortgage companies, insurance companies and direct marketing companies.*