

CAPITOL FEDERAL FINANCIAL

Form 4

January 29, 2007

FORM 4**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

OMB APPROVAL

OMB
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if no longer
subject to
Section 16.
Form 4 or
Form 5
obligations
may continue.
See Instruction
1(b).**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF
SECURITIES**Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
TOWNSEND KENT G2. Issuer Name and Ticker or Trading
Symbol
CAPITOL FEDERAL FINANCIAL
[cffn]5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

(Last) (First) (Middle)
700 KANSAS AVENUE
(Street)3. Date of Earliest Transaction
(Month/Day/Year)
01/25/2007☐ Director ☐ 10% Owner
☒ Officer (give title below) ☐ Other (specify below)
Exec. Vice President and CFO

TOPEKA, KS 66603

4. If Amendment, Date Original
Filed(Month/Day/Year)6. Individual or Joint/Group Filing(Check
Applicable Line)
☒ Form filed by One Reporting Person
☐ Form filed by More than One Reporting
Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Ownership (Instr. 4)
CFFN common stock				(A) or (D)	34,160	D	
CFFN common stock				(A) or (D)	25	I	Custodian for Son
CFFN common stock				(A) or (D)	13,590	I	ESOP

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
CFFN incentive stock option 08/23/2005	\$ 33.88					(1) 08/23/2015	CFFN common stock 14,755
CFFN non-qualified stock option 08/23/2005	\$ 33.88					(2) 08/23/2020	CFFN common stock 15,245
CFFN incentive stock option 04/18/2000	\$ 9.22					(3) 04/18/2010	CFFN common stock 11,991
CFFN phantom stock 2006	\$ 32.94					(4) 01/25/2009	CFFN common stock 790
CFFN phantom stock 2007	\$ 38.42					(4) 01/25/2010	CFFN common stock 542
CFFN phantom stock 2004	\$ 36.07	01/25/2007		H	157	(4) 01/25/2007	CFFN common stock 157

Reporting Owners

Reporting Owner Name / Address

Relationships

Director

10% Owner

Officer

Other

TOWNSEND KENT G
700 KANSAS AVENUE
TOPEKA, KS 66603

Exec. Vice President and CFO

Signatures

James D. Wempe, Power of
Attorney

01/29/2007

__Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) A total of 2,951 options will vest on each of the following dates; August 23, 2006, August 23, 2007, August 23, 2008, August 23, 2009 and August 23, 2010.
- (2) A total of 3,049 options will vest on each of the following dates; August 23, 2006, August 23, 2007, August 23, 2008, August 23, 2009 and August 23, 2010.
- (3) A total of 10,845 options vested on each of the following dates; April 18, 2000, April 18, 2001, April 18, 2002, April 18, 2003 and April 18, 2004.
- (4) Phantom stock units were acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash in three years from date of acquisition.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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