CAPITOL FEDERAL FINANCIAL

Form 4

January 29, 2007

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

January 31, 2005

0.5

Estimated average

burden hours per response...

OMB APPROVAL

if no longer subject to Section 16. Form 4 or Form 5

obligations

Check this box

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

2. Issuer Name and Ticker or Trading

may continue. 30(h) of the Investment Company Act of 1940 See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person *

DICUS JOHN B		Sym		Issuer	Issuer			
		CA [cff	PITOL FEDERAL FINANCIAI n]	(Cl	(Check all applicable)			
(Last)	(First) (1		ate of Earliest Transaction nth/Day/Year)		X Officer (give title Other (specify			
C/O CAPITOL FEDERAL FINANCIAL, 700 SOUTH			25/2007	below)	below) resident and CE0	O		
KANSAS A	AVENUE							
(Street)			Amendment, Date Original		6. Individual or Joint/Group Filing(Check			
TOPEKA, KS 66603			d(Month/Day/Year)	_X_ Form filed b	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
				Person				
(City)	(State)	(Zip)	Table I - Non-Derivative Securities A	acquired, Disposed	l of, or Beneficia	ally Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code Disposed of (D)	5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
			(A) or	Reported Transaction(s)				
GEEN!			Code V Amount (D) Pric	e (Instr. 3 and 4)				
CFFN common stock				466,994	D			
CFFN common stock				16,903	I	ESOP		
CFFN common stock				100	I	by spouse for daughter one		

Edgar Filing: CAPITOL FEDERAL FINANCIAL - Form 4

CFFN common stock	100	I	by spouse for daughter two
CFFN common stock	100	I	by spouse for daughter three
CFFN common stock	1,500	I	by custodian for daughter one
CFFN common stock	1,500	I	by custodian for daughter two
CFFN common stock	1,500	I	by custodian for daughter three

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (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. Transactic Code (Instr. 8)	5. Number corof 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 non-qualified stock option	\$ 9.22					<u>(1)</u>	04/18/2015	CFFN common stock	100,775

Edgar Filing: CAPITOL FEDERAL FINANCIAL - Form 4

CFFN phantom stock 2006	\$ 32.94				(2)	01/25/2009	CFFN common stock	3,793
CFFN phantom stock 2007	\$ 38.42				(2)	01/25/2010	CFFN common stock	1,937
CFFN phantom stock 2004	\$ 36.07	01/25/2007	Н	234	<u>(2)</u>	01/25/2007	CFFN common stock	234

Reporting Owners

Reporting Owner Name / Address	Keiauonsnips					
	Director	10% Owner	Officer	Other		

X

DICUS JOHN B C/O CAPITOL FEDERAL FINANCIAL 700 SOUTH KANSAS AVENUE TOPEKA, KS 66603

President and CEO

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 94,155 options vested on each of the following dates; April 18, 2000, April 18, 2001, April 18, 2002, April 18, 2003 and April 18, 2004.
- (2) Phantom stock units were acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash 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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

Reporting Owners 3