

Capitol Federal Financial Inc  
 Form 4  
 January 20, 2011

**FORM 4**

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

OMB APPROVAL

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Check this box 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 G**

2. Issuer Name and Ticker or Trading Symbol  
**Capitol Federal Financial Inc [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)  
**01/20/2011**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
**Executive Vice President**

**TOPEKA, KS 66603**  
 (City) (State) (Zip)

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

**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 Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
| CFFN common stock               |                                      |  |                                | (A) or (D)  | V Amount Price  |  |   |
|                                 |                                      |  |                                |   | 104,468   | D  |   |
| CFFN common stock               |                                      |  |                                |   | 49,314  | I <sup>(1)</sup>   | ESOP  |

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

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SEC 1474 (9-02)

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**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 |
| Incentive stock option                     | \$ 14.97   |                                      |  |                                |   | (2)  | 08/23/2015  | CFFN common stock | 13,360                     |
| Non-qualified stock option                 | \$ 14.97   |                                      |  |                                |   | (2)  | 08/23/2020  | CFFN common stock | 13,800                     |
| Phantom stock 2009                         | \$ 20.14   |                                      |  |                                |   | (3)  | 01/25/2012  | CFFN common stock | 3,096                      |
| Phantom stock 2010                         | \$ 13.9  |                                      |  |                                |   | (3)  | 12/31/2012  | CFFN common stock | 1,964                      |
| Phantom stock 2011                         | \$ 11.91   |                                      |  |                                |   | (3)  | 12/31/2013  | CFFN common stock | 4,309                      |
| Phantom stock 2008                         | \$ 13.7  | 01/20/2011                           |  | H                              | 1,190   | (3)  | 01/20/2011  | CFFN common stock | 1,190                      |

## Reporting Owners

| Reporting Owner Name / Address                           | Relationships |           |                          |       |
|--|---------------|-----------|--------------------------|-------|
|  | Director      | 10% Owner | Officer                  | Other |
| TOWNSEND KENT G<br>700 KANSAS AVENUE<br>TOPEKA, KS 66603 |               |           | Executive Vice President |       |

## Signatures

James D. Wempe, Power of Attorney

01/20/2011

\_\_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) 56 shares owned by custodian have been surrendered to son due to attainment of age of majority.
  - (2) All of the options are currently exercisable.
  - (3) Phantom stock units were acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash approximately 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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