



Capitol
Federal®



DIGITAL TRANSFORMATION
RESOURCE GUIDE

AUGUST 4 - 7, 2023

Core Processing System conversion with
new Online Banking and Mobile Apps.

ABOUT THIS GUIDE

This is a Digital Transformation Resource Guide to inform all CapFed® customers of upcoming changes to our Core System August 4-7, 2023. Inside are helpful tips to help you prepare for the upcoming changes and what to expect after the Digital Transformation.

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CONTACT US

If you ever have a question or issue, you may contact Capitol Federal using Secure Messaging through True Blue Online® or True Blue Online Business, by calling Customer Service at **1-888-822-7333** or visiting your local branch.

CALL CENTER HOURS:

- Monday through Friday: 7 a.m. to 9 p.m.
- Saturday: 9 a.m. to 6 p.m.
- Sunday: Noon to 5 p.m.

BUSINESS BANKING ASSISTANCE:

- Monday through Friday: 8 a.m. to 5 p.m.
- Call direct at 1-888-510-7333.

Visit **CAPFED.COM/DT** for more information

During Conversion Weekend, our Call Center will have limited system access.

We also anticipate higher than normal call volumes after August 7.

Thank you for your patience.



MESSAGE FROM THE CHAIRMAN

True Blue® Customers,

Capitol Federal® is committed to being a Bank built for the future. To best serve you, not just for today but for tomorrow and beyond, CapFed® is proud to announce the launch of a Digital Transformation.

Coming August 4-7, 2023, we'll be implementing new and exciting digital functions for improved customer experiences and bank efficiencies – all in an effort to be ready for the future. This project includes a conversion of the Bank's core processing system and new online banking platforms and mobile apps. Capitol Federal will continue to be the same, friendly, local Bank you have always known. Our employees and our branches will be there for you, your family, your business, and your community.

Our Digital Transformation will begin on Friday, August 4 and will continue through the morning of Monday, August 7. There will be some changes all customers will need to know, so this Resource Guide provides you with the information in a format you may refer back to, including:

- A Digital Transformation Timeline
- How to Prepare
- What will be New
- What will Stay the Same
- Commonly Asked Questions

It is an exciting time to be a part of the True Blue family and we thank you for your patience during our Digital Transformation. Implementing modern banking solutions with the legacy processes for which we are known requires focus, commitment and diligence. Our True Blue employees are working hard to ensure a successful Digital Transformation, and we appreciate your support. Please take a moment to review this guide, and check capfed.com/DT, for the most recent Digital Transformation news.

Thank you so much for your trust in Capitol Federal. Your loyalty and patronage have kept us True Blue for over 125 years, and will continue to keep us True Blue for years to come.



JOHN B. DICUS

A handwritten signature in black ink, appearing to read "John B. Dicus". The signature is fluid and cursive, written over a white background.

TIMELINE OF AVAILABILITIES

First and foremost, your accounts, your loans and your money are safe.



Mark Your Calendar: Conversion will be the weekend of August 4 - 7, 2023.

See below for service availability during this time. Branches will close early, at 4 p.m., on Friday, August 4 and some delays may be possible when opening Monday, August 7.

Your True Blue® Visa® Debit Cards will continue to work throughout Conversion weekend, and you'll have access to all ATMs.

You will **NOT** be able to access branches, True Blue Online® Banking, Bill Pay or your CapFed® Mobile Apps during Conversion Weekend.

See Business Banking schedule on page 11.

Branch & Online Service Availability				
	● Open/Available ● Closed/Unavailable ● Action Required Visit capfed.com/dt for more information			
SERVICE	FRIDAY, AUGUST 4	SATURDAY - SUNDAY, AUGUST 5-6	MONDAY, AUGUST 7	TUESDAY, AUGUST 8
BRANCHES	 All branches close at 4:00 p.m.		 Possible Delays	
TRUE BLUE ONLINE® BANKING	 Available until 4:00 p.m.		 Possible Delays	
ONLINE BILL PAY**	 *Unavailable beginning 9pm on 8/3.		 Possible Delays	
TBO MOBILE APP <small>*Must download new mobile app from App Store</small>	 Available until 4:00 p.m.		 Download new app	
TRUE BLUE® VISA® DEBIT CARDS				
CAPFED® ATMS				

Mobile Deposit, People Pay, eBills and External Transfers will have altered cutoff times.

Telephone banking will be unavailable beginning at 4 p.m. During Conversion Weekend lost or stolen cards may be reported by calling 1-800-FORVISA (1-800-367-8472). Visit capfed.com/DT for more information.

Throughout the Conversion Weekend our Customer Service Center will be available at 1-888-8CAPFED to speak with customers. However, Customer Service will have limited system access and will not be able to make transactions or provide any account changes during Conversion Weekend.

LET'S GET PREPARED

The Digital Transformation process will be fairly seamless for CapFed® customers as most of the work will take place behind the scenes. However, there are a few simple tasks you should complete ahead of Conversion Weekend to make the Digital Transformation a success.



Check and Update Your Contact Info

If you have not already, please check and update your personal contact info by logging in to True Blue Online® or visiting your local CapFed® branch. Visit [youtube.com/CapFedTV](https://www.youtube.com/CapFedTV) to see how to update your information, or scan this QR code.



Log In To True Blue Online®

We encourage all True Blue Online or Bill Pay users to log in to TBO, at least once, before August 4, 2023. This will help ensure a successful conversion.

If you need assistance logging in to TBO, please call our Customer Service Center at 1-888-8CAPFED (1-888-822-7333).



Plan Ahead for Cash Withdrawals

Withdrawals from your checking and/or savings account at ATMs will be available during Conversion Weekend, but you will not be able to see updated account balances. ATM limits will be reduced during Conversion Weekend. If you need more cash for that weekend, please withdraw it before August 4.



Schedule Bill Payments and Transfers in Advance

Previously scheduled payments and transfers will process. If they are scheduled for August 4-6, they will not pay until at least August 7. If possible, avoid scheduling any payments or transfers for August 4-7 to avoid disruptions. We encourage you to make all payments and transfers prior to August 4.

Refer to [capfed.com/DTBillPay](https://www.capfed.com/DTBillPay) for additional details on bill payment processing changes.



Print Your Latest Statement as a Hard Copy

Capitol Federal has been working within a test environment of our new system for several months to help ensure customer data has been verified, balanced, tested and reviewed to confirm accuracy, but you may want a hard copy to review yourself. Print from TBO or save your mailed copy.

IMPORTANT THINGS TO KNOW

• New Branch Transaction Procedures

After August 7, Capitol Federal will begin to implement a new transaction procedure where we will ask customers for a drivers license or other government-issued ID to save and have on file going forward. This will ensure your accounts remain secure and we are able to transact quickly and efficiently each time you visit.

• First-Time Log in for True Blue Online® /Bill Pay after August 7

You will need your:

- User ID
- Password
- Last Name
- Date of Birth
- Social Security Number

Logging in to online banking after Conversion will still begin at capfed.com. Be sure to update your web browser bookmarks.

If you have issues logging in to online banking after August 7, please call **1-888-601-9957** for dedicated service.

• First-Time Log in for Businesses using True Blue Online®

See page 11 for True Blue Online® Business information.

You will need your:

- User ID
- Last Name
- Email Address
- Work Phone for Business
- Mobile Phone

• Quicken

True Blue Online® banking will now support Quicken and QuickBooks through both WebConnect and Direct Connect.

Intuit aggregation services will be interrupted for up to 5 business days during Conversion. Intuit product users are encouraged to download a QFX/QBO file prior to August 4. The following services will not work from August 4-6:

- Quicken Win/Mac
- Express Web Connect/Quicken Connect
- QuickBooks Online (QBO)
- Mint

• Online Bill Pay Moves to Delivery Date

Online Bill Pay will move to a new model. Previously, you selected the payment date for your payee and the amount was deducted when the payment was sent. This was often several days before the payment date. Now you can select the date you want the payment to arrive at your payee and the payment will be deducted on or after that date from your account.

For examples on this new payment model, visit www.capfed.com/DTBillPay

Please check all future dated payments to ensure the Deliver By date is accurate. This is the date the money will arrive at the payee and come out of your account. Payees paid by check may take longer to arrive if they are sent by postal mail, so plan accordingly.

The screenshot shows the bill pay interface for Kansas Gas Service. At the top, there are fields for "Pay From" (Joint Checking), "Amount", and "Deliver By" (08/17/2023). Below this is a calendar for August 2023, with the 17th highlighted in green. A "Delivery Dates" checkbox is visible at the bottom left.

• MX Personal Finance Will Become My Finances

CapFed will be introducing a new Personal Finance tool called My Finances on August 7. All information currently stored in the Personal Finance tab of True Blue Online® will not convert to the new tool and the Bank will not have access to any historic data. To save information, you may download the transaction information available, or print the information you want to keep. Once you log in to the new TBO, you may re-sync your accounts to My Finances.


The screenshot shows the True Blue Online interface. The top navigation bar includes "All", "Accounts", "Activity", "Transfer", "Bill Pay", "People Pay", "External Transfer", "Documents", and "More". Below this is a section for "Learn more about Personal Finance" with various icons for Accounts, Transactions, Spending, Budgets, Trends, Debts, Net Worth, Goals, and Cash Flow. A "Filter Accounts" dropdown is set to "May 23, 2023 - Jun 21, 2023". A green box highlights a download icon (a square with a downward arrow) and a red arrow points to it with the text "DOWNLOAD HERE".

• eBill

eBills will be available in the new True Blue Online®. Bill Payment will automatically identify the payees available for eBill enrollment. Look for the blue label next to the Payee name on the left once logged in, and select "Get eBills". Current eBills and payments made automatically through eBills will not convert, and you will need to re-enroll in eBills in Bill Pay after August 7.

Have your bills delivered here, safely and securely.

Up to 3 bills can be delivered here. Complete the information for each biller you want to receive e-bills from and click **Add**. When you're finished, click **Submit** to request e-bills from the selected billers.

Available Bills	3	Cox Communications
<p>Cox Communications</p> <p>Lowe's Consumer Credit Card</p>		<p>Asterisks(*) indicate required information.</p> <p>To request activation of your Cox Communications bill, please enter your 16-digit Account Number located at the top-center of your bill.</p> <p>Account Number Cox Communications</p> <p>Terms of Use</p> <p><input checked="" type="radio"/> Send my Cox Communications bill here and stop delivering paper in the mail. I have read and agree to the biller's Terms & Conditions</p> <p><input type="radio"/> I want to try it first, for 15 days, and I will decide later if I want to stop my paper bill. Send my bill both here and in the mail.</p> <p>Thank you for your interest in receiving a Cox Communications E-Bill. If you have more than one Cox account, please enroll each one separately. Please review Cox paper suppression Terms and Conditions by clicking on the link.</p> <p style="text-align: right;">Add Skip This Biller</p>
<p>Ready to Submit</p> <p>View Summary</p>	<p>0</p>	

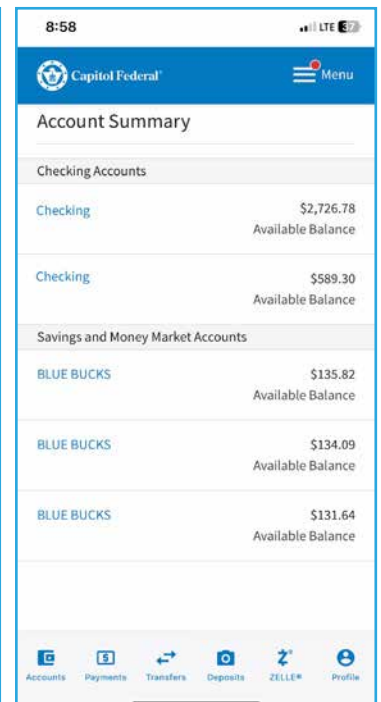
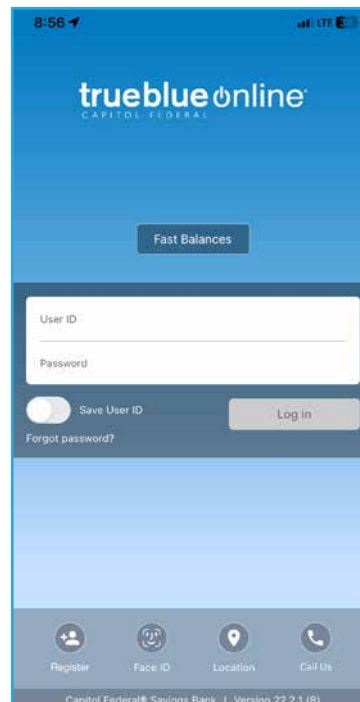
• Download New Mobile Apps

Capitol Federal is excited to announce new Mobile Banking Apps available in the Apple® and Google Play™ stores.

Current Apps will no longer be accessible after 4 p.m. on Friday, August 4. Please delete these apps after Friday, August 4.

Beginning August 7, new TBO mobile banking apps will be available in the Apple and Google Play stores. You will need to download the new apps to access mobile banking.

The new apps will include a variety of new features including credit score insights, secure messaging and eStatements.

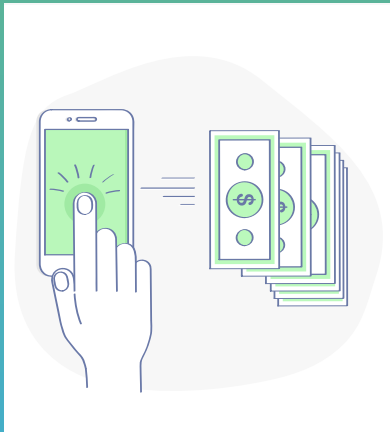


NEW FEATURES



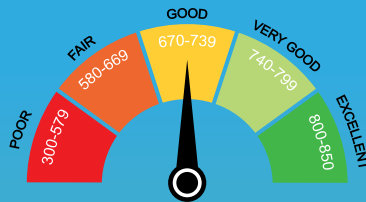
ZELLE® Coming This Fall!

Introducing Zelle®, a simple and quick way to send money between you and your family and friends. With Zelle® you can send or receive money to split the cost of a group takeout order or pay the babysitter¹ by using just a US mobile number or email address, no matter where they bank.¹



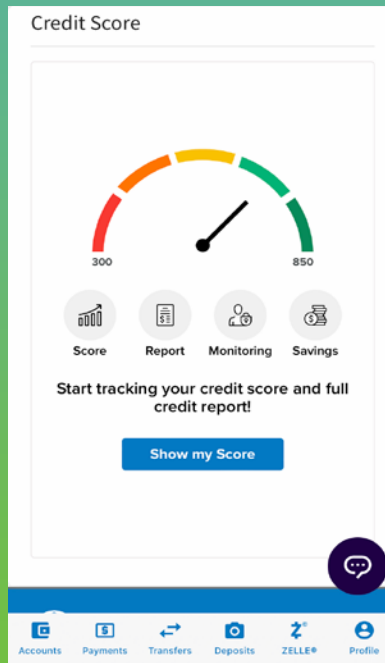
Zelle® will be available within True Blue Online® banking and CapFed's mobile apps!

¹ U.S. checking or savings account required to use Zelle®. Terms and conditions apply. The Zelle® related marks are used under license from Early Warning Services, LLC.



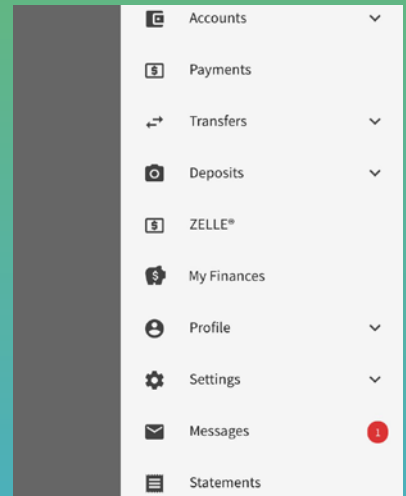
Credit SenseSM

Monitor your credit score and review any credit report changes in real-time using Credit SenseSM all within True Blue Online® and mobile banking. You will be able to refresh the information every day, and best of all the service is free to our customers using True Blue Online banking.



Do More with Mobile Banking

New mobile banking apps will come with a variety of features, including credit score insights, secure messaging and eStatements.



TBO for Small Businesses

Add-on options will be available for Small Businesses, like integrated wire transfer services and additional ACH functionality. These will require a separate registration and are coming soon. Customers will be notified when these are available.

FREQUENTLY ASKED QUESTIONS

WHAT IS A DIGITAL TRANSFORMATION?

Capitol Federal's Digital Transformation is a system enhancement which brings up-to-date technology, improved security, enhanced services and a more True Blue® banking experience for all customers. Upgrading to our new Core will provide CapFed with a stronger, more efficient Core system, giving the Bank the ability to integrate and offer new services to you like never before. You will mainly notice cosmetic changes to True Blue Online® and True Blue Online Business, along with some new and exciting products and services.

Our "Digital Transformation" is the name of our Core Conversion project. This project is not related to digital currencies, cryptocurrencies, ESG or government regulations. This project is simply a core software and hardware update that manages our banking functions.

WILL MY BRANCH EXPERIENCE CHANGE?

Capitol Federal is committed to a 5-Star customer service experience each and every time you visit a local branch. Staff will continue to be available to assist you and answer any questions you may have. After August 7, we will begin to implement a new transaction procedure where we will ask customers for a driver's license or other government-issued ID to save and have on file. Going forward this will ensure your accounts remain secure and we are able to transact quickly and efficiently each time you visit.

HOW CAN I BE SURE MY ACCOUNT INFORMATION WILL BE CORRECTLY TRANSFERRED?

Capitol Federal has been working within a test environment of our new system for several months to help ensure customer data has been verified, balanced, tested, and reviewed to confirm accuracy.

WILL MY BANK ACCOUNT NUMBERS CHANGE? WILL MY TRUE BLUE® VISA® DEBIT CARD CHANGE? WILL I NEED TO ORDER NEW CHECKS?

For most customers, your checking, saving, money market and CD account numbers will all remain the same. Your True Blue® Visa® Debit Card will remain the same and continue to be active before, during and after Conversion weekend. Your check information will remain the same.

In rare instances, we will contact any customers who will require an account number change by a letter ahead of Conversion weekend. We will also be contacting a few customers to update their True Blue Online User ID. These customers currently have account numbers or User IDs that are not compatible with the new systems.

WILL THE DIGITAL TRANSFORMATION IMPACT MY MORTGAGE?

No. Your mortgage information will seamlessly convert to the new system with no interruptions expected. All CapFed mortgage customers will receive two mortgage statements in August. One mortgage statement will be sent at the beginning of the month, and another one will be sent mid-month, after the Digital Transformation. Then, statements will return to normal in September.



BUSINESS BANKING AND COMMERCIAL LOAN CUSTOMERS

Branch & Online Service Availability				
	● Open/Available ● Closed/Unavailable ● Action Required Visit capfed.com/dt for more information			
SERVICE	FRIDAY, AUGUST 4	SATURDAY - SUNDAY, AUGUST 5 - 6	MONDAY, AUGUST 7	TUESDAY, AUGUST 8
BRANCHES	All branches close at 4:00 p.m.		Possible Delays	
TRUE BLUE ONLINE® BUSINESS	Available until 5:00 p.m.		Possible Delays	
TBO BUSINESS MOBILE APP <small>*Must download new mobile app from App Store after August 7</small>	Available until 4:00 p.m.		Download new TBO Business app	
TRUE BLUE® BUSINESS VISA® DEBIT CARDS				
CAPFED® ATMS				
ACH ORIGATION			Possible Delays	

ACH, Wire Origination & DirectLink Merchant will have altered cut-off times. Visit capfed.com/DT for more information.

True Blue Online® Business will be completely new with changes and additional functionalities.

Please check and update your business contact information in True Blue Online® Business by simply clicking the Administration button at the top, then Self Administration and finally select the Personal Preferences tab.

- Review that your Primary Email Address is correct. Only the Primary Email Address will transfer to the new system. Click the Edit icon to make changes if needed.
- Review that your Work and/or Mobile Telephone numbers are correct. These are the only Telephone number fields that will transfer to the new system. If you need to make changes, send a secure message by clicking on the Administration button at the top, then Communications and finally select the Contact Us tab. Complete the necessary information and request the change in the Message section. Click Send.

For your security, we cannot update your contact information via a telephone call to our Call Center.

Some TBOB customers who do not use cash management services will be converted to True Blue Online®. The services offered in TBO better align with their business needs. These customers will be contacted in advance to be notified of the change.

Business Banking assistance is available Monday through Friday from 8 a.m. to 5 p.m. by calling direct at 1-888-510-7333. Training videos for TBOB will be available soon at capfed.com/dt.

COMMERCIAL LENDING CUSTOMERS

Your Commercial Loan information will seamlessly convert to the new system with no interruptions expected. All CapFed® Commercial Loan customers will receive two Commercial Loan statements in August. One statement will be sent at the beginning of the month, and another one will be sent mid-month, after the Digital Transformation. Then, statements will return to normal in September. For additional questions, please reach out to your Commercial Lender.



Capitol
Federal®

700 S Kansas Avenue
Topeka, KS 66603

IMPORTANT SYSTEM UPGRADE INFORMATION CONVERSION WEEKEND AUGUST 4 - 7, 2023

PRSR STD
U.S. POSTAGE
PAID
CAPITOL FEDERAL

Jane Doe
1234 Rainbow Lane
Overland Park, KS 66207

Improved Customer Experiences and
Bank Efficiencies to be ready for the future.



CAPFED.COM/DT



1-888-8CAPFED

