

- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 8.01 OTHER EVENTS

The Registrant's press release dated February 6, 2009, announcing that it will participate as a presenter in Sterne, Agee & Leach's Financial Services Conference is attached hereto as Exhibit 99.1(a), and is incorporated herein by reference. Additional information supplied includes Exhibit 99.1(b), CFFN Sterne, Agee & Leach's Financial Services Conference slide presentation.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

Exhibit 99.1(a) - Press release dated February 6, 2009

Exhibit 99.1(b) - CFFN Sterne, Agee & Leach's Financial Services Conference slide presentation

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CAPITOL FEDERAL FINANCIAL

Date: February 6, 2009

By: /s/ Kent G. Townsend

Kent G. Townsend, Executive Vice-President
and Chief Financial Officer