McCoy Michael T Form 4 May 27, 2009

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

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Check this box

obligations may continue.

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

See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * McCoy Michael T

(First)

2. Issuer Name and Ticker or Trading

Symbol

CAPITOL FEDERAL FINANCIAL

[cffn]

(Middle)

3. Date of Earliest Transaction

05/26/2009

5. Relationship of Reporting Person(s) to

Issuer

(Check all applicable)

(Month/Day/Year)

X_ Director 10% Owner Officer (give title Other (specify

C/O CAPITOL FEDERAL FINANCIAL INC, 700 KANSAS **AVENUE**

(Street)

(Last)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

TOPEKA, KS 66603

(City) (State) (Zip)

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

1.Title of Security (Instr. 3)

2. Transaction Date 2A. Deemed (Month/Day/Year)

Execution Date, if

(Month/Day/Year)

Transaction(A) or Disposed of (D) Code (Instr. 8)

4. Securities Acquired (Instr. 3, 4 and 5)

(A)

5. Amount of Securities Beneficially Owned Following Reported Transaction(s)

(Instr. 3 and 4)

8,000

6. Ownership 7. Nature of Form: Direct (D) or Indirect (I) (Instr. 4)

Indirect Beneficial Ownership (Instr. 4)

cffn

commn

stock

05/26/2009

Code V Amount (D)

2.000

S

Price D

D

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

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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. Transacti Code (Instr. 8)	5. onNumber of Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			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 01/25/2006	\$ 32.48					<u>(1)</u>	01/25/2021	CFFN common stock	50,000

Reporting Owners

Reporting Owner Name / Address	Relationships					
Reporting Owner Funder Frances	Director	10% Owner	Officer	Other		
McCoy Michael T C/O CAPITOL FEDERAL FINANCIAL INC 700 KANSAS AVENUE TOPEKA, KS 66603	X					
0! 1						

Signatures

James D. Wempe, Power of Attorney

05/27/2009

Date

**Signature of Reporting Person

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) 10,000 non-qualified stock options vest on each of the following dates: January 25, 2006, January 25, 2007, January 25, 2008, January 25, 2009 and January 25, 2010.

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.

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