



Office of Thrift Supervision

Department of the Treasury

Consumer Affairs Division 1700 G Street, NW Washington, DC 20552 Phone: 1-800-842-6929 TTY: 1-800-877-8339

Fax: 202-906-7342

June 03, 2009

Denny Ray Hardin
2450 Elmwood
Kansas City MO 64127

Case Number: 0407862009
Re: Capitol Federal Savings Bank

Dear Denny Ray Hardin:

The Office of Thrift Supervision (OTS) received your complaint regarding Capitol Federal Savings Bank. The OTS regulates and supervises the nation's thrift industry. The OTS's mission is to ensure the safety and soundness of thrift institutions and their compliance with consumer protection laws.

Your complaint has been assigned case number 0407862009. Please keep and use this number to refer to your complaint. The OTS Consumer Affairs Division will conduct an analysis of your complaint. Your complaint will be forwarded to Capitol Federal Savings Bank for a response. Upon receipt of Capitol Federal Savings Bank's response, OTS will conduct a review of your complaint and the institution's response. The process will take up to 60 business days to complete.

Within 60 business days OTS will provide you a letter addressing your complaint and the results of OTS's findings. If you have any questions regarding your complaint, please call the OTS Consumer Response Unit at 1-800-842-6929. Please remember to refer to the case number provided above.

Thank you for contacting the Office of Thrift Supervision.

Sincerely,

Laurie Lavaroni
Manager, Consumer Affairs