

CAPITOL FEDERAL FINANCIAL
Form 8-K
July 28, 2004

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

July 27, 2004

CAPITOL FEDERAL FINANCIAL

(Exact name of Registrant as specified in its Charter)

United States

0-24118

48-1212142

(State or other
jurisdiction of
incorporation)

(Commission File
Number)

(IRS Employer
Identification
Number)

700 Kansas Avenue Topeka, Kansas 66603

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code:

(785) 235-1341

N/A

(Former name or former address, if changed since last report)

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ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

The Registrant's press release dated July 27, 2004, announcing a cash dividend of \$0.50 per share on outstanding CFFN common stock payable on August 20, 2004 to stockholders of record as of the close of business on August 6, 2004 is attached hereto as Exhibit 99.1, and is incorporated herein by reference.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

Exhibit 99.1 - Press Release dated July 27, 2004

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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 thereunto duly authorized.

CAPITOL FEDERAL FINANCIAL

Date: July 28, 2004

By: /s/ John B. Dicus

John B. Dicus, President and
Chief Executive Officer

Date: July 28, 2004

By: /s/ Neil F. M. McKay

Neil F. M. McKay, Executive Vice President
and Chief Financial Officer

End.
