

# Targeted Solutions to Strengthen Communities

## Economic Development Program

Employment, affordable housing, transportation and access to credit are among the most pressing community and economic development issues in our region. FHLB Dallas' Economic Development Program (EDP) positions your institution to be part of the solution, especially during these difficult times brought on by the COVID-19 pandemic, and demonstrates your commitment to the communities you serve.



### BENEFITS

- Pricing is below standard advance rates
- Creates economic opportunity for your consumer and business banking customers

### How It Works

EDP provides favorably priced advances to assist eligible members in funding economic development projects and community revitalization in targeted communities. EDP funds are available to all member institutions year-round to support projects benefiting low- to moderate-income neighborhoods and small businesses. In addition, any businesses or initiatives that comply, employ, serve or benefit a majority of low- to moderate-income individuals may qualify.

### Uses

- Hospitals, nursing homes and social services facilities
- Commercial and manufacturing initiatives
- Small business financing
- Public and private infrastructure
- Public facilities

For more information, **visit [fhlb.com](http://fhlb.com) or contact:**

#### Member Services Desk

844.FHL.BANK

[member.services@fhlb.com](mailto:member.services@fhlb.com)



Community development advances including EDP, Community Investment Program (CIP), Disaster Recovery Program (DRP), and Affordable Housing Program (AHP) may not exceed the lesser of 15 percent of an institution's total assets or \$200 million. Projects must have closed or will close within three months from the date of the commitment. Application approval and disbursement of funds are subject to compliance with FHLB Dallas' credit, capital stock, collateral and Community Investment policies.

FHLB Dallas does not act as a financial advisor. Member institutions should evaluate the risks and suitability of products and services