



# virtualimpact

2020 corporate social responsibility report

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# united virtually

## letter from the ceo

The Federal Home Loan Bank of Dallas (FHLB Dallas) is pleased to share its 2020 Corporate Social Responsibility (CSR) report, *Virtual Impact*, highlighting the ways our employees and members partnered with FHLB Dallas to impact their communities.

Marked by the coronavirus pandemic, 2020 was a difficult year for businesses, individuals and community organizations. Still, amid this unprecedented time, our members and employees found ways to contribute to their communities and society at large.

Here at FHLB Dallas, our motivation for outreach is rooted in one of our five core values: *Do Good*.

With the pandemic as a backdrop to our daily lives, outreach in 2020 looked differently from past years — and in many cases occurred virtually.

Our response included \$2.3 million in funding from FHLB Dallas and an additional \$502,400 via our members, totaling \$2.8 million, to community-based organizations through the Partnership Grant Program to assist in meeting COVID-19-related needs. In addition, we made monetary donations of \$1 million to various food banks and the Irving Schools Foundation.

While COVID-19 restrictions meant, in many cases, our employees were not able to volunteer in person, we still found opportunities to make a *Virtual Impact*.

We are thankful that we had the opportunity in 2020 to positively impact our members, our employees and our District. We are committed to serving and creating a *Virtual Impact* in our community safely.

We hope you enjoy this report.



**Sanjay Bhasin**  
**President and CEO**  
**Federal Home Loan Bank of Dallas**

“ We are thankful that we had the opportunity in 2020 to positively impact our members, our employees and our District.

**Sanjay Bhasin**  
President and CEO



## 2021 board of directors

**Robert M. Rigby**

Chairman  
East Regional President, EVP  
Legend Bank  
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**Cheryl D. Alston**

Executive Director and  
Chief Investment Officer  
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Dallas, Texas

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**John P. Salazar**

Attorney and Director  
Rodey, Dickason, Sloan, Akin  
& Robb, P.A.  
Albuquerque, New Mexico

**Ron G. Wiser**

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Bank of the Southwest  
Roswell, New Mexico

## executive team

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President and CEO

**Eric Blackman**

Senior Vice President  
Chief Audit Executive

**Brehan Chapman**

Executive Vice President  
Chief Administrative Officer

**Sandra Damholt**

Senior Vice President  
General Counsel

**Kelly Davis**

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**Tom Lewis**

Executive Vice President  
Chief Financial Officer

**Kalyan Madhavan**

Executive Vice President  
Chief Business Officer

**Gustavo Molina**

Senior Vice President  
Chief Banking Operations  
Officer

**Jibo Pan**

Executive Vice President  
Head of Capital Markets

**Jeff Yeager**

Senior Vice President  
Chief Information Officer

**Michael Zheng**

Senior Vice President  
Chief Credit Officer

## about us

The Federal Home Loan Bank of Dallas (FHLB Dallas) is one of 11 congressionally chartered wholesale banks that support housing and economic development. It is cooperatively owned by approximately 800 members and associated financial institutions across Arkansas, Louisiana, Mississippi, New Mexico and Texas. FHLB Dallas provides advances (loans) for housing, small business and agribusiness, as well as funding for community and economic development.

## our vision

Our trusted employees enrich our member-owned cooperative through strategic thinking, smart implementation and embracing our shared communities.

## our values

### members first

We serve members with integrity and professionalism. As a trusted advisor, we meet their unique needs through customized solutions. When they succeed, we succeed.

### do good

We are true to our authentic selves. We treat people with respect. We encourage a spirit of gratitude. We embody service as a way of life.

### results matter

We focus on opportunities that have the most impact. We think ahead and find solutions. We have a bias for action. We are tenacious and celebrate wins.

### own it

We take pride in our work. We listen well. By digging deeper and driving harder, we achieve the best possible results. We handle ambiguity well, and even when conditions are not ideal, we persevere.

### pursue growth

We stay curious and open-minded. We learn rapidly and eagerly. By unlocking the potential in each of us, we grow as an organization. We innovate, embrace and drive change.



# virtually

impacting the community



Beginning in March, FHLB Dallas transitioned to a more remote work environment to keep employees and their families safe amid the pandemic.

With the move to the remote environment, we shifted our main philanthropic efforts toward COVID-19 relief. During the summer, amid nationwide protests following George Floyd's death, FHLB Dallas also expanded its support of social and racial equity organizations, providing \$64,493 through a special match-funding of employees' donations to organizations with this mission. In addition, we are dedicated to serving our community, even in a virtual environment through our matching gifts program (which matches at a 1:1 ratio up to \$500 per year per employee) employees' charitable donations. Additionally, a COVID-19 Relief Program, which was launched in 2020 provided employees a further match of donations to relief organizations involved in COVID-19-related needs, including food banks across the District our members serve.

Although employees were not able to physically volunteer last year due to safety concerns, FHLB Dallas provided the opportunity to virtually support the community in many ways such as fundraising opportunities, virtual wellness checks and more.

## flex days

Typically, employees receive one day annually to volunteer in their communities. However, in 2020, executive leadership offered employees an additional day. Below are some organizations employees supported.

### organizations impacted

- junior achievement of dallas
- ULI technical assistance panel for saint phillips church community development center
- election poll worker
- parent teacher association volunteer
- curing kids cancer
- volunteer at school



Kwasi Satcher, security operations manager at FHLB Dallas, tapped into his passion for sports and serving others to co-found DFW Youth Sports Inc.

The nonprofit provides youth sport leagues for students from 8 to 17 years old and activities such as reading programs, tutoring, volunteer opportunities and trips to see college and professional sporting events.

For Mr. Satcher, the organization's mission hits close to home. "I grew up in a not-so-great neighborhood, similar to where the kids in our program live. When I was younger, some parents and coaches in my hometown came together to put on leagues for us to play in. It really helped me cultivate my teamwork, leadership skills and other interpersonal skills," he said.

**Now Mr. Satcher is giving back.**

"Through our programs, we are able to take these kids outside of some of the rough neighborhoods in DFW and show them the opportunities available to them," Mr. Satcher said.

Mr. Satcher said he hopes that FHLB Dallas employees will find something that they are passionate about and find a place to serve those in need to be a beacon of hope.

That could also mean stretching themselves by finding an organization or community outside of their comfort zone.

"Go and provide your expertise to people in communities that you wouldn't normally be exposed to. Find your passion and take it to new places that you would not initially consider," he said.



## **corporate** charity

### **irving schools foundation**

Prior to the start of the pandemic, FHLB Dallas employees volunteered to pack snack bags for the Irving Schools Foundation (ISF), which supports children in need in the Irving Independent School District. More than 175 employees volunteered 4,800 hours with ISF to assemble 11,000 snack bags. Throughout the year, FHLB Dallas contributed an additional 3,000 snack bags to ISF totaling 14,000.

### **meals on wheels**

In addition, as stay-at-home orders remained through the summer in Dallas, employees took part in more than 200 virtual wellness checks supporting Meals on Wheels (MoW).

## 2020 end of the year statistics

205

virtual deliveries  
to meals on wheels

2

company-wide  
charities

4,800

hours to the irving  
schools foundation

5

monthly charities

45

charities supporting  
COVID-19 relief

346

full-sized toys

Each year, a company-wide charity is selected to support with monetary donations and volunteering. In 2020, FHLB Dallas provided strong support, virtually and physically, to ISF and MoW.

2018

### north texas food bank

361 hours of volunteer work

105 volunteers

2019

### dallas area habitat for humanity and ISF

2,064 hours of volunteer work

155 habitat volunteers and 164 ISF volunteers

## helping one another in new ways

Diane Sell, collateral services lead, bought a sewing machine about four years ago when she wanted to reupholster some patio chairs. When the pandemic emerged, she started making masks to help others.

Initially, she made masks for her immediate and extended family including for a daughter and her co-workers at an independent living facility in Keller, Texas.

She has since made hundreds, including some that have gone to medical offices and to school children.

For Ms. Sell, making masks has been a way to keep busy while being mostly self-quarantined for health and safety reasons. And it's an activity that she finds appealing because she's able to help others.

"I'm a giver," Ms. Sell said. "It's one of my love languages. I like to give of my time, and it gives me a purpose. I can check in on my neighbors, and I do, but I like the tangible part of giving them a mask. I've had people try to pay me for them, but I refuse. I don't want any payment for them. It's something I can do to help other people."

“

I like to give of my time, and  
it gives me a purpose.





Several FHLB Dallas employees volunteered by teaching middle school students about personal budgeting through Junior Achievement of Dallas in January.

## monthly charities

### january

FHLB Dallas' Collateral Services and Government Relations departments partnered to raise \$2,875 for Junior Achievement of Dallas, which works to empower young people to own their economic success. The organization also provided employees two volunteer days before the pandemic.

“



Several FHLB Dallas employees volunteered with a group of middle school youth for a day to teach and guide them on running successful businesses and nonprofits. I'm grateful that FHLB Dallas allows us to share my passion for teaching our youth.

**Eric Haar**

*vice president, director of government relations*

## february

The Compliance department worked with Irving Animal Services to raise \$2,025 and more than 75 animal-related items for the animal shelter.

## march

In March, FHLB Dallas' Human Resources department and employees raised \$1,305 for Jaxson's Cure. After Jaxson Flynt was diagnosed with Leigh syndrome, a terminal mitochondrial disease, his family started Jaxson's Cure to help slow the progression of the disease while working toward a cure for future generations.

## november

In November, FHLB Dallas employees raised \$2,885 for Tarrant Area Food Bank while the organization dealt with an increase in families in need due to the pandemic. The funds will help provide meals to families battling food insecurity in Tarrant County.

## december

FHLB Dallas partnered with Irving Police and Fire Blue Christmas toy drive in December for the 15<sup>th</sup> consecutive year. In 2020, employees participated in a virtual toy drive, by selecting and purchasing toys via an Amazon wish list. A total of 346 toys were purchased and distributed to Irving families over the holidays.

“



I have been a long-time volunteer for the Junior Achievement of Dallas, and I want to help teach our youth to be responsible in managing their own finances and business matters as they age.

**Ellen Bratton**

*senior collateral services analyst*

“



Working with organizations such as Irving Animal Services is a tremendous opportunity to help others. The monthly charities help employees spread giving among multiple nonprofits throughout the year.

**Donna Van Hooser**

*senior compliance analyst and assistant corporate secretary*

“



My favorite aspect of FHLB Dallas' culture is to push ourselves to *Do Good*, whether it be in our jobs, in our communities or for our personal growth. I am grateful that the organization gives employees the opportunity to bring their passion for their community to work and share our experiences and connect with one another through acts of kindness such as providing funds for Jaxson's Cure.

**Jessica Bilger**

*assistant vice president, human resources and talent business partner*



# leaving

a virtual mark



During an unprecedented year, FHLB Dallas strived to help its members and employees who were impacted by the needs of their communities through unemployment, business shutdowns, businesses needing to stay afloat and the forbearance crisis. FHLB Dallas responded to its members' needs by immediately activating its COVID-19 Relief Program in April.

**It expanded the following programs in 2020 to assist its members amid the pandemic:**

- Temporarily expanded qualifications for Economic Development Program (EDP) advances to include loans made to Paycheck Protection Program (PPP)-Eligible Entities supporting community-centric businesses such as hospitals, nursing homes, locally owned restaurants and retail shops
- Made collateral requirement modifications to assist members and their borrowers
- Began accepting Small Business Administration (SBA) PPP loans as eligible collateral
- Expanded the Small Business Boost (SBB) program to include funding for COVID-19-related impacts
- Expanded the Partnership Grant Program (PGP) to \$2.3 million and a 5:1 match to help community-based organizations (CBOs) and added COVID-19 eligible uses

Helping to combat food insecurity remains one of the causes FHLB Dallas is passionate about. In April, FHLB Dallas provided \$680,000 to food banks across the District, provided \$120,000 to ISF and a 2:1 match of employee and Board of Directors' contributions to organizations addressing COVID-19-related needs.

In addition, FHLB Dallas continued to match other donations employees made to charities. The special match programs did not impact the total amount to other causes that FHLB Dallas typically provides. More than \$187,973 was provided to the charities via the program.

In addition to employee matching grants, FHLB Dallas made a one-time donation to several organizations across its District focused on combating food insecurity during the pandemic.

**\$1 million**  
total charitable contributions

**\$120,000**  
irving schools foundation

**\$55,000**  
central texas food bank

**\$220,000**  
southern louisiana's  
second harvest food bank

**\$60,000**  
mississippi food network

**\$170,000**  
north texas food bank

**\$55,000**  
east texas food bank

**\$60,000**  
roadrunner food bank of  
new mexico

**\$60,000**  
arkansas food bank

“

The COVID-19 pandemic has wreaked as much, or more, economic havoc as a natural disaster. So many people found themselves unemployed in the blink of an eye, and many of those were seeking assistance for the first time. Those of us who are blessed to remain employed can *Do Good* by giving to others who aren't as fortunate.

**Mike Small** | collateral verification analyst



**working**  
together, virtually

During the pandemic, FHLB Dallas remained committed to fostering a culture where employees feel empowered, serve members with integrity, provide fresh and new ideas and take pride and ownership in their work. FHLB Dallas offered an array of benefits to support its employees through the pandemic mentally, emotionally and physically.

## 24/7 virtual tutoring program

Children of employees could partake in FHLB Dallas' online tutoring program, which provides on-demand 24/7 virtual tutoring in more than 60 subject areas. The program, previously open to children in sixth through 12<sup>th</sup> grade, was expanded to include kindergarteners through college freshmen after the pandemic created virtual learning challenges.

“

I was so blessed to be able to work in the safety of my home during a time of uncertainty. The virtual fitness classes, stress relief sessions and mental health-related benefits really helped me stay focused on putting our *Members First* in this new environment.

**Rene Singleton-Hall**  
*correspondent services analyst*

## health and wellness meditation sessions

Two times a week for six weeks, employees were offered a quick 15-minute health and wellness stress relief session with a life coach during the workday.

### additional wellness opportunities:

- free flu shots
- virtual fitness class offerings
- monthly employee check-ins
- expansion of telehealth resources to include virtual visits to primary physicians
- free webinars and workshops covering wellness topics



**FHLB Dallas provided several programs to support employees' transition to a remote work environment.**

“

I feel grateful that FHLB Dallas supported employees through the pandemic. Working from home, away from my colleagues, was a challenge, but the flexibility to be able to take care of my children who were learning virtually at home, while also safely fulfilling my responsibilities for work put my mind at ease.

**Kimberly McGowan**  
*corporate accounting manager*



# empowering virtual growth

FHLB Dallas has developed a strong growth-centered culture, in which employees are encouraged to invest in and to drive their own development. FHLB Dallas offers employees a variety of professional growth and development opportunities through continuing education assistance, external trainings, seminars and workshops, professional organizations and the opportunity to obtain professional certificates.

## remote internship program

Each year, FHLB Dallas provides college students with internships in various departments to help mentor them and to provide a professional learning experience. FHLB Dallas hosted nine interns from seven universities for its summer internship program and maintained its commitment to the selected interns by providing them resources to work from home.

Interns were provided with quality educational experiences and professional growth opportunities in the Accounting, Corporate Communications, Community Investment, Financial Operations, Internal Audit, Market Risk and Member Services departments. FHLB Dallas interns work on meaningful projects that contribute to improve operational efficiencies, support key business objectives and bring new ideas for the organization. These internships help open job possibilities, and some interns even return to work with us after graduating.

## furthering education

FHLB Dallas' value, *Pursue Growth*, encourages employees to be open minded, drive change and embrace educational opportunities. To help the organization grow, we offer both employee-led and externally facilitated workshops, trainings and subject matter expert (SME) sessions throughout the year.

In 2020, we offered 167 training sessions led by employees or an outside facilitator.

## hear from our interns



My experience at FHLB Dallas has exceeded my expectations. I feel extremely lucky to be doing what I love while working for such a great organization.

**Isaiah Williams**

*2020 community investment intern*



Interning at FHLB Dallas has been an amazing experience. It truly prepared me to work in the marketing and communications field once I graduate.

**Gisselle Rodriguez**

*2020 corporate communications intern*

## virtual development activities offered to employees:

book reviews

TED talks

roundtable discussions

weekly  
department spotlights

mentoring

competency workshops





**Jason Wang**  
assistant vice president,  
director of enterprise  
architecture

## continuous improvement

FHLB Dallas encourages employees' growth by continuing their education. Pursuing a higher education while working full time is not an easy task.

Jason Wang, director of enterprise architecture at FHLB Dallas, benefited from the tuition reimbursement program.

Mr. Wang returned to school to pursue his MBA from the University of Texas in 2016 after more than a decade in the workforce. His goals were to develop advanced management skills, to build a stronger professional network and to gain broader knowledge of finance and marketing.

"It is never too late to learn more," he said. "I feel more confident in understanding and contributing to FHLB Dallas' business strategy, and I have built my skills to become a more effective leader and manager."

The tuition reimbursement program allowed him to focus on his education and work at the same time without worrying about the financial burden.

Busy days were common for Mr. Wang, as he took three courses a semester, led an MBA consulting project and worked on major technology initiatives at FHLB Dallas.

Aside from providing financial relief, FHLB Dallas provided Mr. Wang with mentors to help him grow professionally.

"I am thankful for my mentors," Mr. Wang said. "I couldn't have achieved success in my degree without their support."

“

**It is never too late to learn more.**



# virtually removing the distance

FHLB Dallas is committed to diversity and inclusion in the work environment through hiring, promotion and the welcoming of diverse perspectives. Despite the obstacles 2020 brought, we continued building a culture that respects and highly values all employees and recognizes that organizational success is possible only when it is the shared responsibility of every employee.

## paul quinn college internships

For the second consecutive year, we partnered with Paul Quinn College, a private, historically black, faith-based college in Dallas. The partnership provides Paul Quinn College students with the opportunity to obtain internships, housing and reduce their tuition.

Two Paul Quinn College students were given the opportunity to intern with us for two academic semesters. They were offered internships with the Human Resources department to learn common business and interpersonal skills and later began working with business units at FHLB Dallas.

As an FHLB Dallas employee, diversity and inclusion have meant promoting a culture of openness and acquiring talents from all backgrounds while giving equal opportunity to grow and becoming leaders. My internship experience is a direct reflection of this and has given me new skills I wouldn't have learned in the classroom.

**Esnold Jure**  
intern



## social and racial equity

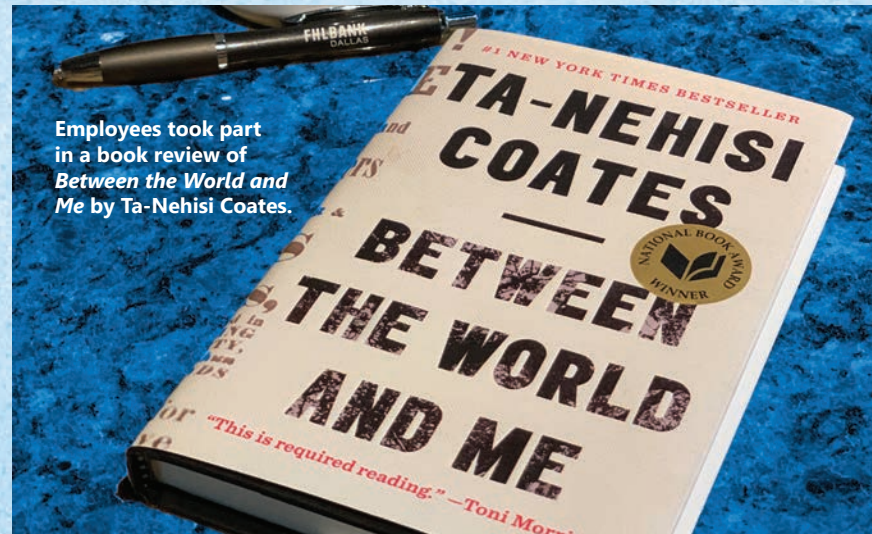
Following civil unrest and nationwide protests over the summer, FHLB Dallas worked to bring awareness to all our employees to the nation's history of racial injustice against minorities. Despite the virtual environment, the commitment to bring communities together over a common cause remained. FHLB Dallas provided employees with copies of *Between the World and Me* by Ta-Nehisi Coates, hosted roundtable discussions and participated in the Federal Home Loan Bank of Chicago's "Discussion on Race" in which employees from around the Federal Home Loan Bank System shared personal experiences related to racism and discrimination.

\$64,493

total raised

23

organizations  
supported





## **affinity** groups

FHLB Dallas offers employee-led groups to encourage employees to come together and build relationships with others who have similar interests. Within 11 affinity groups, employees are able to connect with others outside their department.



**hiking**



**tennis**



**soccer**



**cooking**



**ping-pong**



**running**



**toastmasters**



**walking**



**business  
buzz**



**weight  
watchers**



**sand  
volleyball**

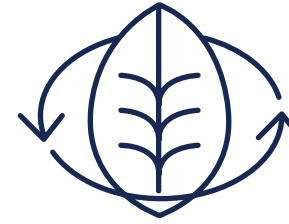
# virtual responsibility



FHLB Dallas, like many other companies, strives to reduce its carbon footprint. And with employees working from home, the organization was able to achieve its efforts to protect the environment, which included everything from recycling to energy conservation to expanding its recycling initiatives.

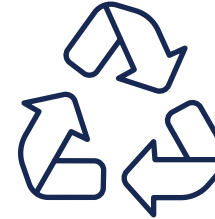
### **new battery initiative**

Last year, we kicked off a new battery initiative, recycling all batteries used in the office. Batteries can leak many harmful materials causing damage to the environment. This initiative helps to reduce the number of batteries sent to landfills and also helps recycle natural resources required to create new batteries.



**52**

recycled print, fax and  
copier toner cartridges



**602**

cubic feet of  
recyclable materials





# 2020

subsidy and grant programs

FHLB Dallas' subsidy and grant programs provide members the opportunity to serve their communities by supporting affordable housing and economic development.

## partnership grant program (PGP)

As part of FHLB Dallas' COVID-19 Relief Program, PGP funding was expanded to offer grants up to \$30,000 to support community-based organizations (CBOs) involved in supplying affordable housing, stimulating small business development or providing small business technical assistance.



Project Build a Future of Lake Charles, Louisiana, received a \$6,000 PGP award from First Federal Bank and FHLB Dallas for administrative costs.



A Grand Prairie, Texas, family received a \$5,000 HELP subsidy from Bank OZK and FHLB Dallas for down payment assistance on their first home.

## homebuyer equity leverage partnership (HELP)

Through member institutions, HELP assists income-qualified, first-time homebuyers with down payment assistance and closing costs.



**\$2.3 million**  
from FHLB Dallas



**\$502,400**  
from member institutions



**\$2.8 million**  
total to assist **99 CBOs**



**\$4.5 million**  
HELP subsidies in 2020



**627**  
total units in 2020



**\$28.5 million**  
total HELP subsidies 2002 – 2020



**5,075**  
total units 2002 – 2020



## affordable housing program (AHP)

\$19.3 million in AHP subsidies to 38 affordable housing projects will result in 2,749 new or rehabilitated housing units.



**\$19.3 million**  
AHP subsidies in 2020



**2,749**  
total units in 2020



**\$274 million**  
total AHP subsidies 1990 – 2020



**48,069**  
total units 1990 – 2020



A \$250,000 AHP subsidy was awarded to Renewal Ranch Restoration Center in Houston, Arkansas, from First Security Bank and FHLB Dallas.



A 65-year-old Mississippi retiree replaced her leaking roof thanks to a \$6,928 SNAP subsidy from BankPlus and FHLB Dallas.

## special needs assistance program (SNAP)

SNAP provides subsidies, through member institutions, for the repair and rehabilitation of owner-occupied housing of eligible, special-needs residents.



**\$2.5 million**  
SNAP subsidies in 2020



**421**  
total units in 2020



**\$20.5 million**  
total SNAP subsidies 2009 – 2020



**3,934**  
total units 2009 – 2020



## disaster rebuilding assistance

Disaster Rebuilding Assistance subsidies, made through member institutions, provide funds for the repair and rehabilitation of owner-occupied housing affected by a disaster in federally declared disaster areas within FHLB Dallas' five-state District.



**\$403,421**

DRA subsidies in 2020



**45**

total units in 2020



**\$703,660**

total DRA subsidies 2018 – 2020



**78**

total units 2018 – 2020



A disabled Iraq War veteran received a \$10,000 HAVEN grant to add a room to his Jonesboro, Arkansas, home for a quiet space.

## housing assistance for veterans (HAVEN)

HAVEN funds assist with necessary modifications to homes of U.S. veterans and active-duty, reserve or national guard service members who became disabled as a result of their military service since September 11, 2001. The funds can also be awarded to Gold Star Families who lost a loved one through active-duty military service since 9/11.



**\$300,000**

disbursed to veterans



**31**

total veterans in 2020



**\$846,203**

total HAVEN grants 2011 – 2020



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