

# Special Advances Offering with Reduced Capital Stock Requirement

## September 21, 2015

### Frequently Asked Questions

**How do I take advantage of the special advances offering?**

Simply book an advance that meets the offering's requirements via SecureConnect or by contacting Member Services at 844.FHL.BANK (844.345.2265)

**What is an eligible advance?**

Eligible advances have a maturity of one year or greater, and will increase your institution's projected 2015 year-end balance as of October 20, 2015.

**Are there any advance size or individual member utilization limits?**

Members are only limited by their available collateral and credit capacity.

**What happens if I have an eligible advance, but the pool has been exhausted?**

Your advance will be subject to the 4.1 percent activity-based stock requirement.

**How will the Bank project my 2015 year-end balance?**

On October 20, 2015, the Bank will deduct advances that are scheduled to mature during the period from October 21, 2015 through December 31, 2015 from your total advances outstanding at the close of business on that day.

**Can I utilize Forward-Starting advances in conjunction with this offering?**

Yes, Forward-Starting advances that meet the established maturity requirements and are funded during the period from October 21, 2015 through December 31, 2015 are eligible for the reduced stock requirement.

**After December 1, 2015, what happens to any unused portion of the \$2 billion pool that is reserved for community financial institutions?**

On December 2, 2015, the remaining amount of the \$2 billion pool, if any, will be made available to all member institutions, regardless of asset size.