FHLBANK DALLAS

Expand Your Future Funding Options Today

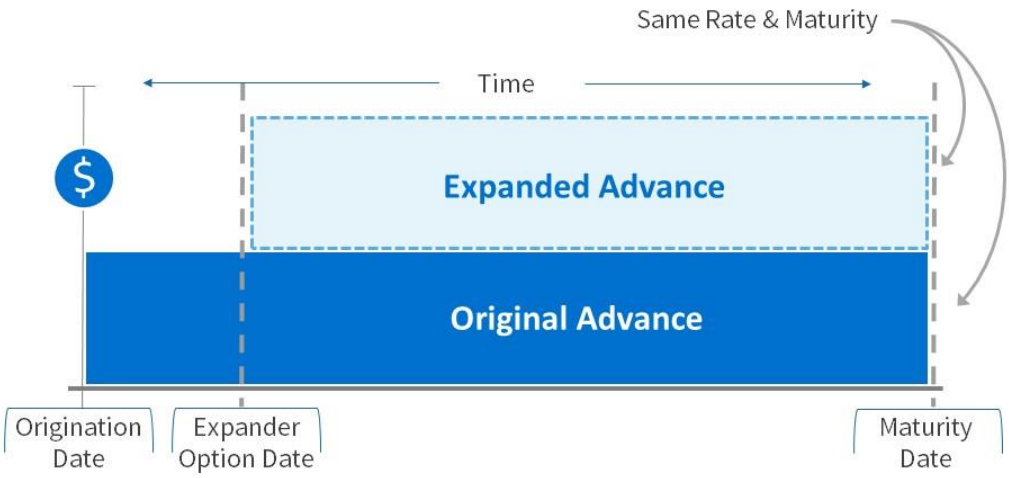
Expander Advance

The FHLB Dallas Expander advance enables you to originate a fixed-rate/fixed-term advance today with a one-time option to expand (increase) the advance amount in the future. If you were to obtain this advance today and choose to exercise the expander option, the future expanded advance amount would be at the same rate and remaining term as your original advance. The Expander advance could help you prepare for rising rates, plan for future loan growth, manage your assets and liabilities, and/or support interest rate risk management strategies.

What is an Expander Advance?

The Expander advance is a fixed-rate/fixed-term, non-amortizing advance that provides you with a one-time option to increase the principal amount up to twice the initial amount at the initial interest rate for the remaining term of the advance.

Note: Higher expansion amounts will be considered upon request.



The Expander advance must have an initial principal amount of at least $1 million and have a maturity between one and 10 years. The one-time expander option exercise date (the date when you can expand your initial advance) is determined at origination and could be from three months to five years after the initial advance date. If you choose to expand your advance, you can request a full or partial expansion amount.

The Expander advance can be combined with other features such as the Symmetrical Prepayment feature.

Terms Summary

Maturity	One year to 10 years
Minimum Size	$1 million
Advance Types	Fixed-rate/fixed-term, non-amortizing
Expander Option Exercise Date	One future date specified at origination when you can choose to expand the initial advance. This option date can be from 3 months to 5 years from the initial advance origination.
Expander Option Execution	▪ Notify Member Services on or before 5 business days prior to the expander option exercise date ▪ Ability to exercise the expander option in whole or in part, but may not exceed the expander amount
Pricing and Availability	Contact Member Services at 844.FHL.BANK

Benefits

Potential benefits may include:

- Locking in access to future funding at today's rate
- Replacing higher cost funding or deposit run- off
- Funding future loan growth
- Supporting interest rate risk management strategies

Scan with QR code app on cell phone.

For more information, visit *fhlb.com* or contact:
Member Services at 844.FHL.BANK or member.services@fhlb.com

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