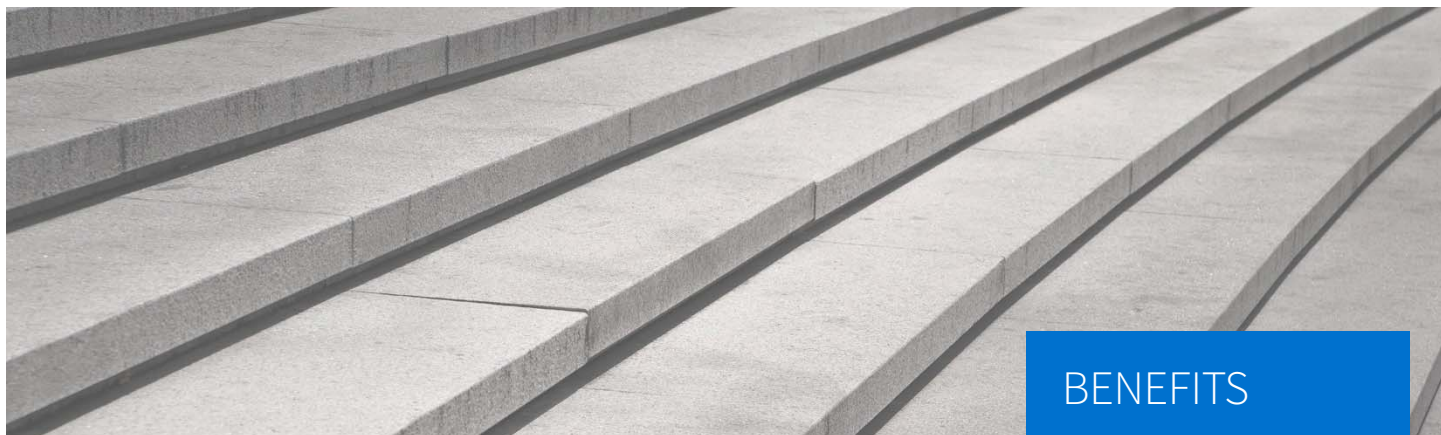


# Define Success on Your Own Terms

## Fixed-Rate Amortizing Advances

As an FHLB Dallas member, you have access to resources that let you continue to serve customers while prudently managing risk and maintaining margins. With a Fixed-Rate Amortizing advance, you can lock in spreads while mitigating pressure associated with fixed-rate term loans or securities purchases.



### Structured to Meet Your Needs

A Fixed-Rate Amortizing advance offers our member institutions maximum flexibility in defining maturities and amortization schedules. Capable of being structured to meet your cash flow, risk, and strategic requirements, Fixed-Rate Amortizing advances from FHLB Dallas feature:

- Principal and interest or principal-only payment schedules
- Maturities up to 20 years
- Amortization schedules up to 30 years
- Optional prepayment, balloon payment, and forward-starting features
- Community Investment Program (CIP) and Economic Development Program (EDP) availability

### Use a Match Funding Tool

Amortizing advances are ideally suited for matching the cash flow of your institution's long-term commercial or mortgage-related lending activity. Forward-starting, prepayment, and balloon payment options are available to provide additional agility throughout the life of the advance.

### BENEFITS

- Incremental principal reduction over life of advance
- Flexible maturities and amortization schedules
- Available prepayment, balloon payment, and forward-starting options
- Effective way to match-fund long-term assets

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

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Scan with QR code app on cell phone.

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