

**Privately Insured Credit Unions**  
**Credit Capacity - Term Limits - Collateral Requirements**  
 Effective May 2, 2018

<b>Credit Capacity % of Total Assets<sup>1</sup></b>	<b>Advance Term Limits<sup>2</sup></b>	<b>LOC Term Limits<sup>3</sup></b>	<b>Collateral Pledging Status</b>
<b>30%</b>	<b>None</b>	<b>None</b>	<b>Blanket APSA / Delivery Required</b>
<b>20%</b>	<b>None</b>	<b>None</b>	<b>Blanket APSA / Delivery Required</b>
<b>10%</b>	<b>5 years</b>	<b>5 years</b>	<b>Blanket APSA / Delivery Required</b>
<b>5%</b>	<b>1 year</b>	<b>1 year</b>	<b>Blanket APSA / Delivery Required</b>
<b>&lt;5%</b>	<b>Maximum 1 year</b>	<b>Maximum 1 year</b>	<b>Blanket APSA / Delivery Required</b>

<sup>1</sup> Credit Capacity exceptions will only be considered for members with credit capacity of 25% or less. Members should contact their Vice President - Relationship Manager if they wish to request an exception.

<sup>2</sup> For members subject to a term limit, continued participation in the MPF program will be determined on a case-by-case basis.

<sup>3</sup> LOCs with an original term of greater than two years require an annual issuer termination option.