

**Non-Federally Insured Credit Union  
& Non-Depository Members  
Credit Capacity - Term Limits - Collateral Requirements**  
Effective July 1, 2024

<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>Delivery Required</b>
<b>20%</b>	<b>5 years</b>	<b>5 years</b>	<b>Delivery Required</b>
<b>10%</b>	<b>2 years</b>	<b>2 years</b>	<b>Delivery Required</b>
<b>5%</b>	<b>1 year</b>	<b>1 year</b>	<b>Delivery Required</b>
<b>&lt;5%</b>	<b>90 days</b>	<b>90 days</b>	<b>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 relationship manager if they wish to request an exception.

<sup>2</sup> For members with a term restriction of two years or less, 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.