

ADVANCE PRODUCTS

FIXED RATE ADVANCES

ADVANCE	TERMS	MINIMUM	INTEREST ACCRUAL	PAYMENT	AVAILABILITY
Overnight	1 day with outstanding balance renewing daily	None	Actual/360 with daily rate resets	Interest paid daily	Immediate
Repo	3 business days - 6 months	\$100,000	Actual/360	Principal and interest paid at maturity	Immediate
Short-term	>6 months - <1 year	\$100,000	Actual/360	Interest paid monthly Principal paid at maturity	Immediate
Long-term	1-30 years	\$100,000	Actual/360	Interest paid monthly	Immediate
Long-term with symmetrical prepayment*	1-10 years	\$1 million	Actual/360	Interest paid monthly	Immediate
Forward Starting Long-term	Advance maturity plus forward start cannot exceed 30 years	\$1 million	Actual/360	Interest paid monthly	Immediate
Amortizing with the following available options: <ul style="list-style-type: none"> Delayed amortization Symmetrical prepayment* 	1-30 years	\$100,000 or \$1 million with the symmetrical prepayment feature	Actual/360	Level payment or level principal payment	Immediate

* Symmetrical prepayment feature not available on Community Investment Advances (CIA); Forward Starting, Long-term, Fixed-rate Advances; or Amortizing Advances with a delayed amortization or prepayment (call) feature.
Maximum term to maturity of 10 years.

** Members with a borrowing capacity of less than 20% of assets approved on a case-by-case basis.

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ADJUSTABLE RATE ADVANCES

ADVANCE	TERMS	MINIMUM	INTEREST ACCRUAL	PAYMENT	AVAILABILITY
Member-Option Variable Rate	1-5 years Quarterly rate resets Volume premium >\$10b	\$500,000 with increments of \$100,000	Actual/360	Interest paid at reset dates and maturity	Immediate
Secured Overnight Financing Rate (SOFR)	1 month to 10 years	\$100,000	Actual/360	Interest paid monthly or quarterly based on the average SOFR during the Interest Period plus a spread	Immediate

STRUCTURED ADVANCES

ADVANCE	TERMS	MINIMUM	INTEREST ACCRUAL	PAYMENT	AVAILABILITY
Member Option Fixed-rate	1 - 10 years with: <ul style="list-style-type: none"> Various lockout periods, 3 month minimum European or Bermudan call options 	\$1 million with increments of \$100,000	Actual/360	Interest paid monthly	Immediate