



AHP Online:

Guide for Member Applicants

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Introduction

Members of the Federal Home Loan Bank of Des Moines (the “Bank”) and Project Sponsors they will support in making an application for the Affordable Housing Program (AHP) grant must utilize AHP Online, the Bank’s automated system for making application to AHP. The member assigns staff access to AHP Online through eAdvantage, the exclusive reporting system to the Bank. Member staff then may access AHP Online at <https://ahp.fhlbdm.com>. Member staff assigned this access is identified as an AHP User. This person must review and approve a Project Sponsors application in AHP Online.

All members who plan to support an AHP application should take the steps necessary to access eAdvantage if they have not already done so. Once the member has eAdvantage access, their eAdvantage Administrator must assign at least one AHP User in order for a Project Sponsor to initiate an application in AHP Online. For assistance gaining access to eAdvantage, please contact the Service Desk at 800-544-3452, ext. 2555.

AHP Project Sponsors and consultants (“AHP Participants”) must register for AHP Online access separately in that system and may only initiate an application after associating the application with an AHP User assigned by the member. Thus, an AHP application cannot be initiated without member support. Pursuant to the Code of Federal Regulations (12 C.F.R. Part 1291) (the “AHP Regulations”), the Affordable Housing Program Implementation Plan (the “Plan”) sets forth certain policies, guidelines, and requirements applicable to the Bank’s AHP. The Plan is posted on the Bank’s public website at www.fhlbdm.com. See [Affordable Housing](#). Bank members and AHP Participants are encouraged to review the Plan.

Glossary

AHP Participant

A representative of an AHP Project Sponsor or a consultant registered as an AHP Online User.

AHP User (Member Contact)

An AHP User is an employee of the member who is assigned by the member's eAdvantage Administrator to have AHP Online access allowing the AHP User to complete and "Member Approve" AHP applications.

eAdvantage

The member's exclusive integrated reporting system to the Bank. This system contains real-time reporting, point-in-time Statement reporting, and transaction functions. This system will be used by the member's eAdvantage Administrator to establish an AHP User who will have access to the AHP Online application for review and submission to the Bank.

eAdvantage Administrator

An eAdvantage Administrator is a staff person at a member with permissions to utilize eAdvantage to conduct business with the FHLB Des Moines. This person can also be assigned as AHP User, at the member's discretion.

Input Contact

An employee or representative of the Project Sponsor, or a consultant or representative of another organization working with the Project Sponsor, who may complete an AHP application. The Input Contact may initiate and complete an AHP application but is unable to edit contact screens or Sponsor Approve an AHP application. AHP Online allows at most three (3) Input Contacts for any application.

Consultants and representatives of non-sponsor organizations should always be identified as an Input Contact. An individual may be identified as an Input Contact for multiple applications.

Member

The FHLB member institution identified as the member sponsor and contact. The member participates in and supports the application for an AHP project by a Project Sponsor. For an application to be complete it must be approved by the member's AHP User.


Lead Sponsor Contact

The Lead Sponsor Contact is an employee of the Project Sponsor organization, or of an entity that wholly owns and/or controls the Project Sponsor organization, who has the knowledge and authority to respond to inquiries and make decisions related to this application and project. At least one (1) and at most two (2) Lead Sponsor Contacts from the same organization must be assigned for each application.

Project Sponsor (aka Sponsor)

The Project Sponsor is the organization responsible for and conducting the AHP project. Sponsors that are a nonprofit organization, a state or political subdivision of a state, a state housing agency, a local housing authority, a Native American Tribe, an Alaskan Native Village, or the government entity for Native Hawaiian Home Lands are considered in awarding points. Other entities, including for-profits, may sponsor an application and receive AHP funding but cannot receive points for such sponsorship.

eAdvantage User Administrators

 **eAdvantage**

This is a secured site for customers of the Federal Home Loan Bank of Des Moines.

User ID

Password

Login

[Reset your password](#)
[Signup for eAdvantage](#)
[Frequently Asked Questions](#)
[Remove or Add a User Administrator](#)

For optimum performance, the Bank recommends the use of Internet Explorer 9.0 or higher.

[Terms and Conditions of Use](#) [Privacy Policy](#) [Disclaimer](#) [fhlbdm.com](#)

What is an eAdvantage Administrator's role in AHP Online?

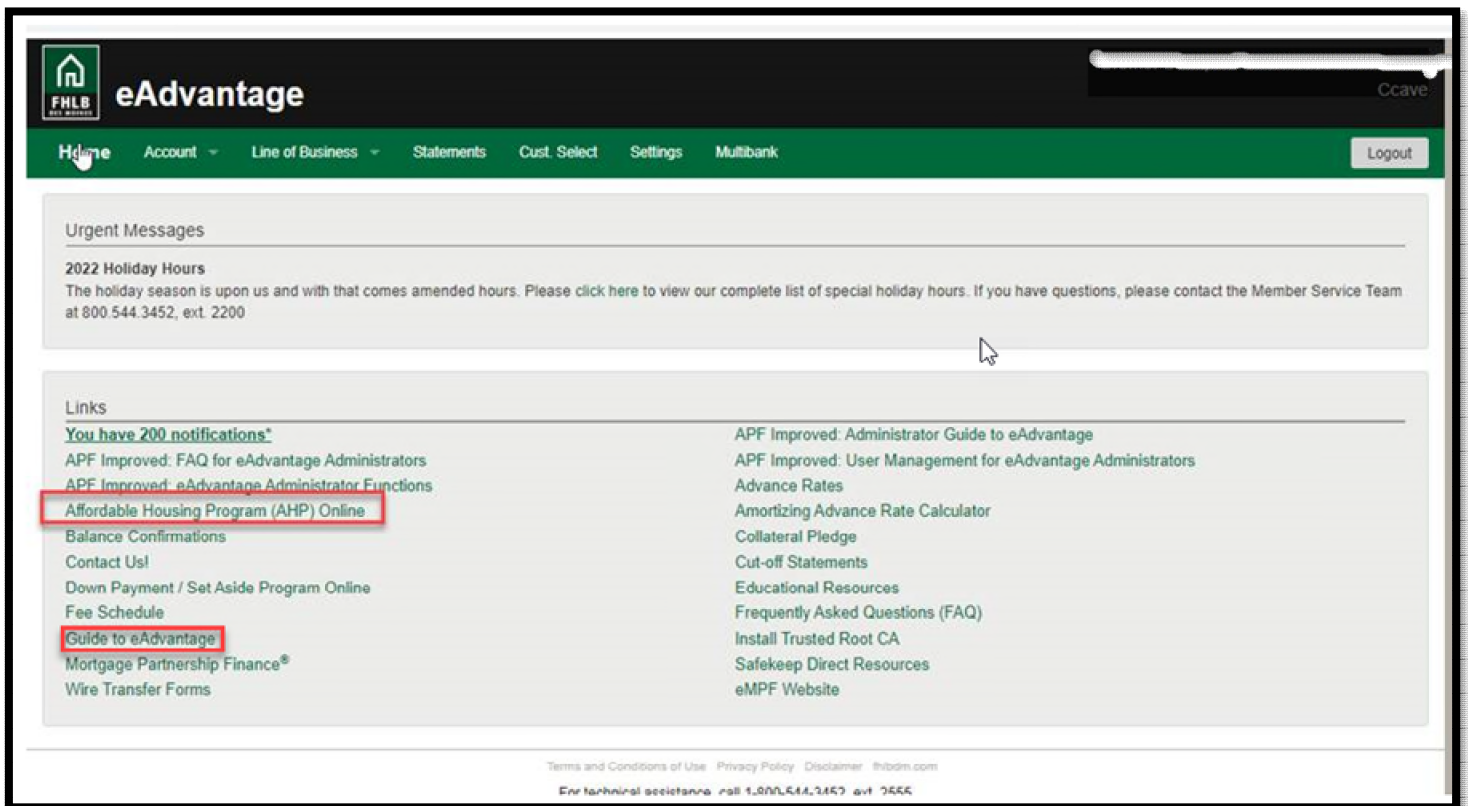
An eAdvantage Administrator is responsible for the setup, modification, deletion, and password resets for accounts within eAdvantage. The eAdvantage Administrator is responsible for assigning AHP Users for AHP Online and establishing a User ID and Password for that person or persons to access that system. Instruction is provided in a "Guide to eAdvantage" in that system., and is summarized here.

If you require assistance identifying or setting up an eAdvantage Administrator, please contact the Service Desk at 800-544-3452, ext. 2555, or email ServiceDesk@fhlbdm.com.

Authorized AHP Users

Registering an Authorized AHP User

To register a member's AHP User the eAdvantage Administrator should follow the instruction found in the "Guide to eAdvantage". The Guide is found on the eAdvantage Home page. In the Guide look for "Authorization Levels" in the Appendix for instruction on adding Users. For AHP Online access the eAdvantage Administrator must authorize a user for the **Affordable Housing Program (AHP) Online**.



The eAdvantage Administrator will go to User Administration/Add User to designate the AHP User. Identify an AHP User, who should be from member staff. **Do not identify a person associated with the Project Sponsor as AHP User.** Project Sponsors will register their own staff as AHP Participants in AHP Online, in a separate process.

To assign the member's AHP User, the eAdvantage Administrator must:

- Identify the AHP User and assign a User ID – this may also be the eAdvantage Administrator
- Enable the User
- Show User Type as Affordable Housing Program (AHP) or Down Payment/Set Aside Program
- In Community Investment, designate Affordable Housing Program (AHP) Access

Authorized AHP Users

The screenshot shows the 'Add User' form in a web application. The form is titled 'Add User' and is located under the 'USER ADMINISTRATION' menu. The form includes the following fields and sections:

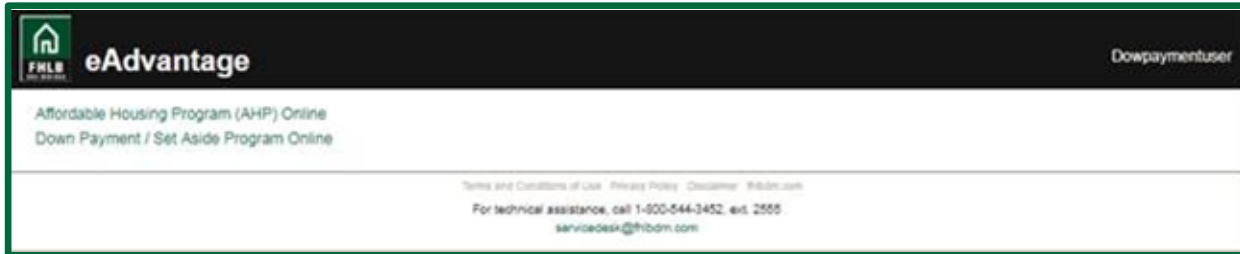
- Requested User ID***: Text input field.
- First Name***: Text input field.
- Last Name***: Text input field.
- Phone Number***: Text input field.
- Extension**: Text input field with a dropdown arrow.
- Cell Phone**: Text input field.
- Email Address***: Text input field.
- Address 1**: Text input field (example: 7th St & Ave G).
- Address 2**: Text input field (example: PO Box 329).
- City**: Text input field (example: Fort Madison).
- State**: Text input field (example: IA).
- Zip**: Text input field (example: 52627-0329).
- Title***: Text input field.
- User Status**: Radio buttons for **Enabled** (highlighted) and **Disabled**.
- User Type**: Radio buttons for **eAdvantage** and **Affordable Housing Program (AHP) or Down Payment / Set Aside Program** (highlighted).
- Advances**: Radio button for **Advances**.
- Authorizations**: Radio button for **Deposit Account Funds transfer**.
- Collateral**: Radio buttons for **BBC Submission**, **Securities Submission**, **Loan Listing Submission**.
- Community Investment**: Radio buttons for **Affordable Housing Program (AHP) Access** (highlighted) and **Down Payment / Set Aside Program Access**.

User ID and Password: If the member's eAdvantage Administrator will be assigned as AHP User they will not need to change or add a new User ID but can access AHP Online at [Affordable Housing Program - Grant Application \(fhlbdesmoines.com\)](https://www.fhlbdesmoines.com/AffordableHousingProgram-GrantApplication)

If the eAdvantage Administrator is adding an AHP User, they will create a User ID for the AHP User. Their password for AHP Online will be generated after the AHP User is added. The AHP User will receive two separate secure emails. The first will include their User ID and the second will provide a temporary password. They will access AHP Online, and will be prompted to establish their own password at login.

Authorized AHP Users

NOTE: The AHP User may access AHP Online at <https://ahp.fhlbdm.com>.



Authorized AHP Users

How a Member Approves an AHP Application

As shown above, the eAdvantage home page will include a link to the AHP Online system. All AHP Users may access AHP Online through that link in eAdvantage, directly at <https://ahp.fhlbdm.com>, or from a link to AHP Online in our public website at www.fhlbdm.com. See [Affordable Housing and AHP Member Institutions](#) for the link to AHP Online.

Note: AHP Users that are not authorized to use eAdvantage will not have access to other modules in eAdvantage.

AHP Users will receive automated email communication at various stages throughout the application process.


- 1)When an application is initiated by an AHP Participant.
- 2)When an application becomes *Sponsor Approved*.
- 3)When an application becomes *Member Approved*.
- 4)Any time an application contact person, either the sponsor's AHP Participant or the member's AHP User, changes.

The next few pages describe the process of how a member may *approve* an AHP Application in AHP Online.

Authorized AHP Users

How a Member Approves an AHP Application

AHP Online login

 **AHP Online**

This is a secured site for Federal Home Loan Bank of Des Moines Affordable Housing Program participants

User ID

Password

Login

Grant Applicants
Create a User ID*
Forgot your User ID?
Forgot your password?

FHLB Des Moines Members
Forgot your password?
Need access to AHP Online?

*If you have previously created a User ID, please log in using that User ID.
Do not create a new User ID for each Funding Round.

If it has been more than 90 days since you last logged in, your account is currently locked due to inactivity.
Call the FHLB Des Moines Service Desk at 800.544.3452, ext. 2555 to unlock your account.

AHP Online hours: 6:30 AM to Midnight CST.

For optimum performance, the Bank recommends the use of Internet Explorer 8.0 or higher.

If you have questions, please contact the FHLB Des Moines Community Investment Department at 800.544.3452, ext. 2400.

Authorized AHP Users

After the member's AHP User receives an email advising that a sponsor has completed and approved an application they will need to access AHP Online to member approve the application.

1) How a Member Approves an AHP Application

The screenshot displays the 'My Applications' section of the AHP Online interface. At the top, there is a navigation bar with the FHLB DES MOINES logo, a 'Logout' link, and the current date and time: 'Current as of April 3, 2015 at 1:02 PM CDT'. Below the navigation bar, there are tabs for 'My Applications' and 'My Projects'. The main content area is titled 'My Applications' and features a table with the following data:

Application Number	Application Name	Status
Current/Last Round - 2015A		
10000035	HO Sponsor New Con	Pending
10000048	Sponosr Driven New Construction	Pending
10000034	Rental New Con	Pending
10000044	Owner Rehab by Consumer	Sponsor Approved
10000041	Consumer driven down payment	Sponsor Approved
10000042	Rural #2	Pending

On the right side of the table, there is a sidebar with the following information:

- Funding Round Information**
Application Deadline: [REDACTED] at 4:30 p.m. CT.
If you have any questions regarding the AHP program, please contact us at 800-544-3452 ext-[REDACTED]
- Hours of Operation**
AHP Online system hours are from 6:30 a.m. to midnight CT.
Community Investment hours of operation are from 8:00 a.m. to 4:00 p.m. CT, Monday through Friday.
- DSM Implementation Plan**
- Terms Of Use**

All of the applications associated with this member will appear on the Home screen in AHP Online.

Notice the status of each application. The member will only be able to approve applications whose status is *Sponsor Approved*.

The member may view applications in *Pending* status; however, the member may not approve the application until the status is *Sponsor Approved*.

Authorized AHP Users

How a Member Approves an AHP Application

The screenshot shows the 'Application Home' page for a 'Sponsor Approved' application. The page includes a navigation menu with 'Application', 'General Information', 'Scoring', and 'Feasibility'. The application details are as follows:

Application Status	Sponsor Approved
Funding Round	2015A
Round Deadline	06/30/2015

The 'Status Change Details' table is as follows:

From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	rbloxham629	04/03/2015

The 'Application Details' table is as follows:

Description	Status
General Information	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Member Involvement : Member Policy	✗
Member Involvement : Member Service	✗
Scoring	
Donated Property : Donation/Discount Information	✓

Additional information on the page includes 'DSM Implementation Plan', 'Need Help?' (Contact the Community Investment at 800-544-3452 ext-...), 'AHP Application' (It is recommended that you print the application for your records after the application has been approved by the sponsor.), 'Print Application', and 'Application Attachments'.

The member's AHP User opens the *Sponsor Approved* application and completes the two Member Involvement information screens.

Click on **Member Involvement: Member Policy** or **Member Involvement: Member Service** to complete the member screens.

Authorized AHP Users

How a Member Approves an AHP Application

Application General Information Scoring Feasibility

Member Involvement Information ?

Member Policy **Member Services**

Does the Member have a mortgage or lien on the property?* Yes No

Loan Amount

Appraisal Value

Interest Rate

Date of Appraisal:

Term (in months):

Sale Price

Amortization Term (in months)

Sale Date

Does the Member have any past or present financial or ownership interest in the project?* Yes No

Describe the interest

You have 3988 characters remaining for your description.

Excluding the pass through of AHP Subsidy, is non-permanent financing being provided by the Member?* Yes No

Will the Member use a Community Investment Advance (CIA) from the Federal Home Loan Bank as part of the project financing?* Yes No

Excluding the pass through of AHP Subsidy, is a mortgage loan being provided by the Member?* Yes No

Excluding the pass through of AHP Subsidy, are reduced closing costs being provided by the Member?* Yes No

* Required to save the page **To submit your changes please click Save before exiting this page.**

Required before Member Approval

[<Previous](#) [Next>](#)

The AHP User must complete the required fields before the Member Policy screen can be saved.

verify it is complete and saved. (See next page).

Even if the AHP User answers *No* to both questions, they must click on **Save** to complete the screen.

A green check mark should appear on the screen to

Authorized AHP Users

How a Member Approves an AHP Application

The AHP User must complete the required fields before the Member Services screen can be saved. After completing answers click on **Save**. A green

check mark should appear on the screen to verify it is complete and saved.

Authorized AHP Users

How a Member Approves an AHP Application

The screenshot displays the FHLB Des Moines AHP application interface. At the top, there is a navigation bar with 'Logout', 'My Applications', 'Home', 'eAdvantage', 'Messages (0)', and 'Guides/Info'. The current date and time are 'Current as of April 3, 2015 at 3:32 PM CD'. The project name is 'Consumer driven down payment' and the application number is '100004'. The main content area is divided into tabs: 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Application' tab is active, showing 'Home' and 'Member Approval' links. The application status is 'Member Approved', the funding round is '2015A', and the round deadline is '06/30/2015'. A 'Status Change Details' table shows the application moved from 'Pending' to 'Sponsor Approved' by user 'rbloxham629' on '04/03/2015'. Below this is a table with columns 'Description' and 'Status', listing various application details with green checkmarks indicating completion. A right-hand sidebar contains a 'DSM Implementation Plan' section with a 'Need Help?' link, an 'AHP Application' section with a recommendation to print the application, a 'Print Application' button, and an 'Application Attachments' section.

From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	rbloxham629	04/03/2015

Description	Status
General Information	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Member Involvement : Member Policy	✓
Member Involvement : Member Service	✓

Once both the Member Policy and Member Services screens are complete and have a green check mark, the AHP User should review the completed AHP application.

The AHP User may do so by clicking on *Application/Home* in the top-left corner. From the Application Home screen, click on the first link under *Description* and use the *Previous* and *Next* buttons to navigate through the application screens.

The member may view the individual screens in the application. In addition, the member may print the application and all the application attachments from the links in the right-hand sidebar.

After the member has reviewed and printed the application and attachments, they can complete the approval process.

To Member Approve, the AHP User should begin by choosing *Member Approval* in the top-left corner of the Application Home screen.

Authorized AHP Users

How a Member Approves an AHP Application

FirstName_12582 LastName_12582 | Logout Current as of January 14, 2020 at 2:34 PM CST

FHLB DES MOINES My Applications | Home | eAdvantage | Messages (0) | Guides/Info

Project Name: SE Iowa Owner Occupied Rehab
Application Number: 10001141

Application > General Information > Scoring > Feasibility

Member Approval

Current Status Sponsor Approved
The application is complete. There are no issues found.

The AHP subsidy will only be used for the purposes specified in the approved application and in accordance with the federal regulations governing the operation of the Affordable Housing Program (the "AHP Regulations"). The subsidy received for this project will not be used for arbitrage purposes, or for any other purpose prohibited by the AHP Regulations. The project will comply with the requirements of all applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Architectural Barriers Act of 1969, and the Americans with Disabilities Act of 1990.

Owner-occupied projects (excluding those projects approved for rehabilitation-only) are subject to a five- (5) year retention period; rental projects are subject to a fifteen- (15) year retention period. The Federal Home Loan Bank of Des Moines ("FHLBDM") member approving this application (the "Member") will ensure that the rental project, or each of the Affordable Housing Program ("AHP") assisted units of an owner-occupied project, excluding those units that are approved for rehabilitation only, is subject to a legally enforceable security instrument that (1) incorporates the requirements of the AHP Regulations, (2) is enforceable under applicable law, (3) is in proper form for recording under applicable law, and (4) is properly recorded.

The project sponsor and the Member will be bound by the commitments made in the application or in a modification request approved by the FHLBDM in its sole discretion. In the event that the project sponsor fails to meet its specified commitments, or otherwise fails out of compliance with the AHP Regulations, the proceeds of a funded AHP subsidy will be recaptured by the FHLBDM and the unused or improperly used subsidy will be returned to the FHLBDM. The Member agrees that it shall recover from the project sponsor and repay to the Bank that portion of the subsidy as may be required by the FHLBDM; provided, however, that such repayment shall not be required if (i) the noncompliance is cured by the project sponsor within a reasonable period of time as determined by the FHLBDM, (ii) the circumstances of noncompliance are eliminated through a modification of the application approved by the FHLBDM in accordance with applicable FHFA regulations, or (iii) the Member is unable to collect the subsidy after making reasonable efforts to collect it. The Member shall repay to the FHLBDM that portion of the subsidy as may be required by the FHLBDM that, as a result of the Member's actions or omissions, is not used in compliance with the terms of the application or applicable FHFA regulations.

Funding for this project is made available through a financial commitment from the FHLBDM. If this application is approved, the Member agrees that the name of the FHLBDM will be prominently displayed in all promotional materials related to ground breakings, dedications, and all other media events, including, but not limited to, news releases, site signage, etc. The Member further agrees to notify the FHLBDM of all of the aforementioned events.

The Member certifies that the information provided by the Member in this application is true, complete, and accurate. Any material changes to the information provided by the member in the approved application will be reported to the FHLBDM. The Member acknowledges that any misrepresentations or false or fictitious statements made by the member in the application, as well as any material changes to the information provided by the Member that are not communicated to the FHLBDM, may result in the withdrawal or required repayment of the awarded AHP subsidy.

The Member represents and warrants that it has the full corporate power and authority, and has received all corporate and governmental authorizations and approvals as may be required, to enter into and perform its obligations under this application.

The person representing the Member by approving this application is duly authorized by the Member to make such representations and commitments as presented in this application.

Print your application by clicking the link below. You will not be able to print your application after the round closes.

[Print Application](#)

[Application Attachments](#)

Important! After clicking the "Approve" button the application status will change to "Member Approved". You will not be able to modify the application after the status change.

[Approve](#) [Reject](#) [Refresh](#)

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To Approve

Once the member is ready to approve, the following steps must be taken:

Click on *Approve* at the bottom of the screen.

Read the AHP certification;

Check the box indicating that the certification has been understood and read; then

Authorized AHP Users

To Reject

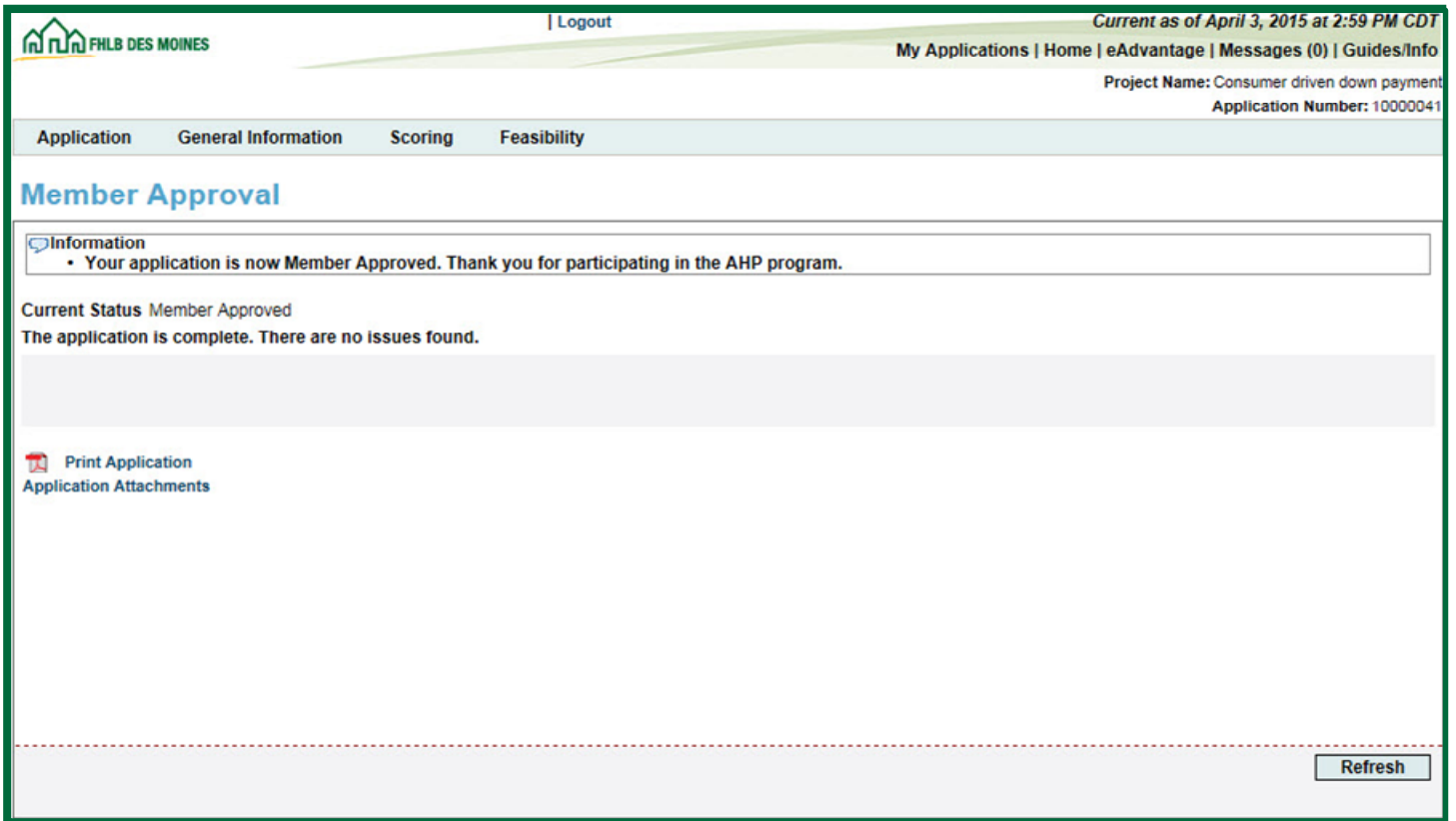
If the member would like to reject the application and have the sponsor make changes, the AHP User should click on *Reject*.

To Save

To save a copy of the application as submitted, the Member Contact should click on *Print Application* and save to a location of his or her choosing. The application will save as a PDF.

Authorized AHP Users

How a Member Approves an AHP Application



The screenshot displays the FHLB Des Moines AHP application interface. At the top left is the FHLB Des Moines logo. The top right shows the current date and time: "Current as of April 3, 2015 at 2:59 PM CDT". Below this, there are navigation links: "My Applications | Home | eAdvantage | Messages (0) | Guides/Info". The project name is "Consumer driven down payment" and the application number is "10000041". A navigation bar contains tabs for "Application", "General Information", "Scoring", and "Feasibility". The main heading is "Member Approval". An information box contains the message: "Your application is now Member Approved. Thank you for participating in the AHP program." Below this, the current status is "Member Approved" and a note states: "The application is complete. There are no issues found." On the left side, there are links for "Print Application" and "Application Attachments". A "Refresh" button is located at the bottom right of the interface.

Once the application's status is *Member Approved*, the AHP Participant and the AHP User are unable to edit the application.

At this point, the application is submitted to the FHLB Des Moines for review.

The member and sponsor are notified via email that the application's status has changed to *Member Approved*.

Appendix

Members Accessing AHP Online Through eAdvantage

- 1) Members may participate in the competitive AHP round through AHP Online via eAdvantage or directly at <https://ahp.fhlbdm.com>.
- 2) The member creates an eAdvantage Administrator (if one has not already been assigned).
- 3) The eAdvantage Administrator assigns AHP Users in eAdvantage.

AHP Participants Accessing AHP Online

AHP Participants may access AHP Online by clicking on the following URL, or copying and pasting it into their browser: <https://ahp.fhlbdm.com>. AHP Online can also be accessed via a link on the Bank's public website at www.fhlbdm.com. See [Affordable Housing](#).

The AHP Online hours are between 6:30 a.m. and midnight CT every day, including weekends and holidays. The Bank reserves the right to modify hours of operation and/or interrupt service at any time without prior notice to its customers if business or technology dictates the disruption. AHP Online is programmed with AHP Participants' protection in mind and will automatically log the user out if the page has been inactive for 30 minutes. For assistance in accessing AHP Online via eAdvantage, members may call the Service Desk at 800-544-3452, ext. 2555.

AHP Participant Authorization Recertification for Sponsors

The Member and Sponsor Contacts are responsible for recertifying the AHP Participant(s) associated with their respective organizations on an annual basis. To recertify, log in to AHP Online and confirm that the listed users are in the General Information section on the Sponsor and Member Information screen. The screen will list all contacts associated with an organization that are approved and authorized for access to the applications and/or projects with which they are associated. Updates to Authorized AHP Users, profiles, and project contacts may be made at any time throughout the year.

Appendix

AHP Online Minimum Supported System Requirements

The following minimum supported system requirements are necessary to access and use AHP Online. If these requirements are not met, users may not be able to log in to the site or access all of the functionality that their role would otherwise allow:

- Browser Recommendation: Google Chrome[®] or Microsoft Edge[®]
- Operating system: Microsoft[®] Windows XP[®] (Service Pack 2 recommended), or Microsoft[®] Windows Vista[®] (with the latest service pack).
- Display: a recommended monitor display setting of 1024 x 768.
- Other software, such as Adobe[®] Acrobat[®]/Reader[®] 9 or 10, to view and print Portable Document Format (PDF) files.
- Microsoft[®] Excel[®] Viewer 2007 or above to download Excel spreadsheets.
- Recommended: Adobe[®] Flash[®] Player to view Flash demonstrations.

Privacy Policy

In order to assist members of the Federal Home Loan Bank of Des Moines (the "Bank") with their required regulatory compliance, the following guidelines are adopted to address the privacy of confidential information which is received by the Bank from or on behalf of members or customers of the Bank (the "Members"):

With respect to nonpublic personal information (as that term is defined in the Gramm-Leach-Bliley Act) received by the Bank from or on behalf of Members, appropriate administrative, technical, and physical safeguards have been instituted to:

- Maintain the security and confidentiality of such information;
- Protect against anticipated threats or hazards to the security or integrity of such information; and
- Protect against unauthorized access to or use of such information.

No nonpublic personal information which is received from or on behalf of a Member is used by the Bank or disclosed to third parties, other than uses and disclosures which are permitted by statutory or regulatory exceptions.

Third parties engaged by the Bank who have access to nonpublic personal information received from or on behalf of Members are required:

- To comply with all applicable privacy laws;
- To institute administrative, technical, and physical safeguards which are consistent with those outlined in paragraph 1 above;
- To limit their use of nonpublic personal information to the purpose(s) for which it was provided to them; and
- To release nonpublic personal information only as permitted by statutory or regulatory exceptions.

