

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 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 pre-pay*	1-30 years	\$100,000	Actual/360	Interest paid monthly	Immediate
Forward Starting available with the symmetrical pre-pay feature	3 months – 30 years with forward start 30 days to 2 years	\$100,000	Actual/360	Interest paid monthly	Immediate
Amortizing with the following available options: - Delayed amortization - Symmetrical prepayment*	1-30 years	\$100,000	Actual/360	Level payment or level principal payment	Immediate

* Symmetrical prepayment feature not available on Community Investment Advances (CIA)

ADJUSTABLE RATE ADVANCES					
ADVANCE	TERMS	MINIMUM	INTEREST ACCRUAL	PAYMENT	AVAILABILITY
Adjustable Rate	1-10 years indexed to 1-, 3- or 6-month LIBOR or Prime Rate	\$100,000	Actual/360	Interest paid at reset dates or monthly for Prime	Immediate
Member-Option Variable Rate	1-7 years Quarterly or semi-annual rate resets Volume premium >\$10 billion	\$500,000 with increments of \$100,000	Actual/360	Interest paid at reset dates and maturity	Immediate

STRUCTURED ADVANCES					
ADVANCE	TERMS	MINIMUM	INTEREST ACCRUAL	PAYMENT	AVAILABILITY
Capped LIBOR	1-10 years indexed to 1- or 3-month LIBOR	\$100,000	Actual/360	Interest paid at reset dates and maturity	Immediate
Member Option Fixed-rate	1-20 years with: - Various lock-out periods - European or Bermudan call options	\$100,000 with increments of \$100,000	Actual/360	Interest paid monthly	Immediate
Convertible Advance	Various terms with: - Various lock-out periods - European or Bermudan put options	\$500,000	Actual/360	Interest paid monthly and at maturity	2 business days settlement