

# ADVANCE PRODUCTS

## FIXED RATE ADVANCES

ADVANCE	TERMS	MINIMUM	INTEREST ACCRUAL	PAYMENT	AVAILABILITY
Overnight	1 day with outstanding balance renewing daily, up to 90 days	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	Forward Starting: 6 calendar days to 2 years Maturity: Advance maturity plus forward starting period cannot exceed 30 years	\$1 million	Actual/360	Interest paid monthly	Immediate
Amortizing with the following available options: <ul style="list-style-type: none"> <li>Delayed amortization</li> <li>Symmetrical prepayment*</li> </ul>	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 advances with delayed amortization or prepayment/call features  
Maximum term to maturity of 10 years.

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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 >\$20b	\$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"> <li>Various lockout periods, 3 month minimum</li> <li>European or Bermudan call options</li> </ul>	\$1 million with increments of \$100,000	Actual/360	Interest paid monthly	Immediate