



February 3, 2016

Member Notice No. 2016-01

Annual Calculation of Total Minimum Stock Requirement on March 25, 2016

FHLBank Atlanta (Bank) is notifying members of stock requirement computations scheduled for **March 25, 2016**, that may result in an adjustment transaction to your institution's Daily Investment Account (DIA).

Annual Calculation of Minimum Stock Requirement for 2016 Directors' Election

Under the terms of its Capital Plan, the Bank is required to recalculate annually the Membership Stock Requirement¹ of each member of the Bank.

On **March 25, 2016**, each member's Membership Stock (Subclass B1) Requirement will be recalculated using the member's total assets as of December 31, 2015, and the factor of 0.09% (9 basis points), subject to a cap of \$15 million. The Bank also will include the member's Activity-Based Stock (Subclass B2) Requirement (4.25% of outstanding advances) as of December 31, 2015.

The Minimum Stock Requirement is the sum of the member's Membership Stock Requirement and its Activity-Based Stock Requirement and will be used to determine the number of votes a member can cast in the 2016 Directors' Election.

Adjustment to Membership Stock Balances

The recalculation of the Membership Stock Requirement on **March 25, 2016**, will produce an adjustment transaction for some members. To the extent that any member's Membership Stock Requirement increases as a result of the recalculation, the Bank will debit (charge) the member's DIA for the amount of such increase and increase the amount of the member's Subclass B1 Capital Stock on a corresponding basis. Conversely, to the extent that any member's Membership Stock Requirement decreases as a result of the recalculation, the Bank intends to repurchase such excess Subclass B1 Capital Stock at the time of recalculation.

Any adjustments to stock and DIA balances will occur at the close of business on March 25, 2016. Any funds credited to a member's account will be available on the next business day.

During the week of March 21, 2016, a form will be placed on FHLBAccess[®] showing the results of the annual calculation of the Minimum Stock Requirement for the 2016 Directors' Election. If you have questions about this notice or about the form when it is available, please call the Funding Desk at 1.800.536.9650, extension 8011.

¹ All capitalized terms used in this notice are defined in the Capital Plan, a copy of which is available on the Bank's website at www.fhlbatl.com.