



Board of Directors

Dear Shareholder,

The Federal Home Loan Bank of Atlanta is pleased to announce that the board of directors has elected Michael P. Fitzgerald to fill the District of Columbia member directorship vacancy on the board, effective March 26, 2014. The term will expire on December 31, 2017.

Michael P. Fitzgerald serves as Chairman, President, and Chief Executive Officer of Bank of Georgetown, located in Washington, D.C. (FHFA ID No. 53416). Mr. Fitzgerald co-founded Bank of Georgetown in 2005 and oversees strategic planning, overall bank management, and daily operations. Mr. Fitzgerald has more than 32 years of experience in commercial banking in the Greater Washington, D.C. area. From 1998 through 2003, he served as senior vice president of SequoiaBank, overseeing all commercial banking operations in Maryland, as well as government contractor banking efforts throughout the region.

Mr. Fitzgerald began his banking career with Riggs Bank, where he served for 15 years in several capacities, including corporate banking, special assistant to the chairman, and from 1988 through 1994, was named president and chief executive officer of The Riggs National Bank of Maryland. Throughout his career, Mr. Fitzgerald has been active in a number of civic, cultural, and educational organizations. He currently serves on the board of trustees of Marymount University and Providence Hospital, as a board member and former president of The Friendly Sons of St. Patrick of Washington, D.C. Mr. Fitzgerald also serves as a member of the Community Depository Institutions Advisory Council of the Federal Reserve Bank of Richmond.

Sincerely,

A handwritten signature in black ink that reads "W. McMullan".

Wes McMullan
President and CEO

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1475 Peachtree Street NE, Atlanta, GA 30309*