



Funding Special and Lien Subordination for Paycheck Protection Program Loans

As you experience high loan demand from the Small Business Administration (SBA) Paycheck Protection Program and other customer borrowing needs, we are here as your partner to provide quick access to liquidity. Please see below for information on special advance funding and pledging Paycheck Protection Program loans to the Federal Reserve Bank.

Special Funding - Six Basis Points Off

Starting today, we are offering a special **Fixed Rate Credit advance** with the following terms:

- **Interest rate: Six basis points discount**
- **Maturities: One month to six months**

\$10 billion is available for this offering. Individual shareholders can borrow up to a total of \$500 million. The offering will be available until funds are depleted.

Funding can be secured immediately with your existing eligible collateral. In addition, the potential to earn a dividend on your related activity-based stock purchase makes this offering even more favorable for your institution.

Call us today at 1.800.536.9650, extension 8011 to take advantage of this special offer.

Lien Subordination for Paycheck Protection Loans

To provide additional flexibility to you during this challenging time, FHLBank Atlanta is providing a blanket subordination to the Federal Reserve Banks of Atlanta and Richmond of its lien on all SBA Paycheck Protection Program loans that shareholder institutions originate that are pledged to the respective Federal Reserve Bank. This subordination will allow you to pledge Paycheck

Protection Program loans to the Federal Reserve Bank as collateral for borrowing.

Due to the complexities of the program, FHLBank Atlanta is taking this action in partnership with the Federal Reserve Banks of Atlanta and Richmond as a benefit to you and to provide an additional solution to your current liquidity needs for these loans. The subordination is effective immediately for all shareholders without any actions on your part.

As a reminder, we also have implemented a temporary [COVID-19 collateral relief program](#) that provides flexibility on loan eligibility and reporting.

If you have questions about the loan subordination or collateral relief program, please call your [collateral relationship specialist](#) at 1.800.536.9650.



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Additional terms and conditions may apply. Dividends are not guaranteed and are declared at the sole discretion of Federal Home Loan Bank of Atlanta's board of directors. Federal Home Loan Bank of Atlanta is not a registered investment advisor. Nothing herein is an offer to sell or a solicitation of an offer to buy any securities or derivative products. You should consult your own legal, financial, and accounting advisors before entering into any transaction.

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