

# ADVANTAGES OF ADVANCES

## Compare FHLBank Atlanta Funding and Save



When comparing FHLBank Atlanta funding to brokered deposits and other options in the market, you'll often find lower costs and always find more flexibility with advances. Take a closer look at just a few of the advantages of advances and call your relationship manager at 1.800.536.9650 to learn more.

### EASE OF USE

With an FHLBank Atlanta advance, there's no waiting and no concern that your rate might change. You can obtain funds almost immediately through the Funding Desk or your relationship manager and easily request certain fixed-rate advances with maturities of up to six months online through FHLBAccess®.

### DIVIDEND

There's a benefit to borrowing from a cooperative you own: you may receive a dividend on your FHLBank Atlanta stock. Advances are competitively priced, and when factoring in a dividend on the stock you purchase with your advance, your all-in borrowing cost are even lower.

#### Dividend Example:

##### One-year \$5 million Fixed Rate Credit advance

<b>Principal</b> \$5,000,000	<b>Advance Rate</b> 0.33%	<b>Advance Term</b> 365	<b>Interest Cost on Advance</b> <b>\$16,729</b>
<b>Required Stock</b> \$212,500	<b>Dividend Rate</b> 5.53%	<b>Dividend Earning Days</b> 365	<b>Dividend Earned on Stock</b> <b>\$11,751</b>
<b>Comparable Investment</b> \$212,500	<b>Comparable Investment Rate</b> 0.56%	<b>Interest on Comp. Investment</b> \$1,198	<b>Net Benefit from Stock</b> <b>\$10,553</b>
<b>Total All-in Interest Cost</b>			<b>\$6,176</b>
<b>Total All-in Interest Rate</b>			<b>0.124%</b>

All rates presented in this example are for illustrative purposes only.

### CUSTOMIZE

Advances are highly customizable to meet your specific goals. You can add interest rate caps and floors, lock in an interest rate today for future funding, convert a floating rate to a fixed rate, add to your principal balance in the future at today's rate, and more. Your relationship manager will walk you through your options and help you create a funding plan that supports your liquidity and balance sheet management needs.

### MODIFY

You can modify your FHLBank Atlanta advance if your funding needs evolve over time. For example, you can prepay an advance, which may result in a gain or loss. If you have a gain, you can monetize it by restructuring and buying down the rate in a new advance.



#### DOWNLOAD THE ADVANCES MOBILE APP

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