



**STRONGER FOR YOU**

## Enjoy Ease of Use, Less Administration with Letters of Credit

Enjoy an efficient, easy-to-use alternative to pledging securities as collateral for public unit deposits as they continue to rise. An FHLBank Atlanta Letter of Credit (LOC) will also cut down on administrative time and create a more streamlined process for meeting the collateral needs of your valued government deposit customers.

Using an LOC as public unit deposit collateral offers even more benefits, including:



Eliminate time-intensive administrative tasks related to pledging and releasing securities



Establish a collateral source that does not fluctuate in value based on market conditions



Quickly adjust collateral balances as deposits rise and fall, without purchasing or selling securities

In addition, at the current annual fee of only 9 basis points, the LOC is a low-cost way to secure public funds and build your business with local governments.

### Get Started

For more information, contact Patrick Rutledge at 404.888.8328 or [prutledge@fhlbatl.com](mailto:prutledge@fhlbatl.com). Ready to get started? [Click here](#) to start your application.



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