



STRONGER FOR YOU

Boost Liquidity Ratios and Gain Balance Sheet Flexibility

Leveraging an FHLBank Atlanta Letter of Credit (LOC) is a cost-effective, flexible way to collateralize public unit deposits that exceed the FDIC-insured limit.

When you use an LOC as collateral, you free up securities pledged for rising public unit deposits, allowing those securities to be counted toward your liquidity ratio. And, you'll enjoy balance sheet flexibility while you attract and retain valuable government deposit business.

Above and beyond that flexibility, the LOC delivers benefits that can save time and boost your profits:



Easy to Use

Eliminate time spent on pledging and releasing securities used as collateral



Profitable

Deploy assets for lending and investing activities that generate higher yields compared to Treasuries



Low Cost

Secure public funds at the current annual fee of only 9 basis points – only \$900 per year for a \$1 million LOC!

Get Started

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



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