



Important Notice to Independent Director: Please read this notice and consent form carefully before Signing. You will be provided with a copy of this form at any time upon request.

Notice and Consent Concerning Obtaining Consumer Reports Prior to Establishing Relationship with Federal Home Loan Bank of Atlanta

This form, which you should read carefully, has been provided to you because the Federal Home Loan Bank of Atlanta (“the Company”) may request consumer reports or investigative consumer reports in connection with your desire to establish a relationship with the Company.

The Federal Home Loan Bank of Atlanta recognizes the importance of maintaining a safe workplace with honest, trustworthy, qualified, reliable, and nonviolent people who do not present a risk of serious harm to others. For the benefit of all employees, customers and the Company, in furthering these interests and enforcing the Company’s policies, the Company may perform background checks and investigations on its Independent Directors. These background checks and investigations may be performed by the Company in whole or in part, in the Company’s discretion.

The Company’s background checks and investigations may also include the use of consumer reporting agencies to gather and report information to the Company in the form of consumer or investigative consumer reports regulated by federal law. Such reports, if obtained, will be prepared by consumer reporting agencies and may contain information concerning your credit standing or worthiness, character, general reputation, personal characteristics, or mode of living. Federal law defines a “consumer reporting agency” as any person (or entity) which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing reports to third parties. The Company is not a consumer reporting agency.

The types of reports that may be requested from consumer reporting agencies under this policy include, but are not limited to, credit reports, criminal records checks, court records checks, driving records, summaries of educational and employment records and histories, and/or confirmation of licensures (where applicable). The information contained in these reports may be obtained by a consumer reporting agency from public record sources or through personal interviews with professional acquaintances, neighbors, friends, associates, current or former employers, or other personal acquaintances. Any information contained in such reports may be taken into consideration in evaluating your suitability for an independent contractor relationship with the Company.

If the Company requests an investigative consumer report be performed by a consumer reporting agency, as defined by federal law, you will receive a notice indicating that the report has been requested no later than three days after the request is made to the agency. This additional notice, if issued, will provide you with further information pertaining to federal law governing investigative consumer reports. You will not receive such a notice if the investigation is performed by the Company or a person or entity other than a consumer reporting agency. The nature and scope of any investigative consumer report that may be requested is described above. You are nonetheless entitled to request more information about the nature and scope of each investigative consumer report by submitting a written request to the Vice President, Director of Human Resources.

If any adverse decision is made with regard to your efforts to establish an independent director relationship with the Company, based entirely or in part on the information contained in a consumer report or investigative consumer report prepared by a consumer reporting agency, you will be notified and given a copy of the report, as well as a summary of your applicable rights. If you have ever filed bankruptcy, no decision by the Company as to your independent contractor application will be based solely on this information.

Your consent is required by law before the Company may obtain a consumer report or investigative consumer

report from a consumer reporting agency on your behalf. Your signature below indicates that you have carefully read and understand that the Company may request and review a consumer report or investigative consumer report regarding you, consistent with this policy, both in connection with your application to become an independent director with the Company and during the course of your term, if any, and that you consent to the release of such consumer reports or investigative consumer reports to the Company for these purposes, including any future decisions concerning your status as an independent director with the Federal Home Loan Bank of Atlanta. Your signature additionally reflects your understanding that such consent will remain in effect indefinitely until you revoke it (cancel it) in writing, as described below, or until the termination of your contract with the Company, whichever comes first.

Limitations to the Company's ability to conduct lawful investigations of independent director applicants for purposes of promoting a safe environment and otherwise maintaining an honest, trustworthy, qualified, reliable, and non-violent workforce are discouraged. Persons who have a relationship with the Federal Home Loan Bank of Atlanta are consequently expected to maintain their consent to the Company's potential use of consumer and investigative consumer reports in keeping with this policy and are otherwise expected to cooperate fully with the Company's lawful efforts to obtain such information. Refusal to consent to a consumer report or investigative consumer report as required by this notice and the Company's policies, or any other attempt to interfere or refuse to cooperate with the Company's lawful investigation of an applicant, employee, independent contractor, or independent director may result in rejection of any application or withdrawal of a agreement unless otherwise prohibited by law.

Consent Statement

I have carefully read and understand this notice and consent form and, by my signature below, consent to the release of consumer or investigative consumer reports, as defined above, to the Federal Home Loan Bank of Atlanta in conjunction with my efforts to establish an independent director relationship with the Bank. I further understand that this consent will apply during the course of my term with the Federal Home Loan Bank of Atlanta, if any, and that such consent will remain in effect until revoked in a written document signed by me or until my term expires, whichever comes first. **In the event that I wish to refuse or revoke my consent at any time, I understand that I may do so either by signing the Refusal or Revocation of Consent Statement and returning it to the Federal Home Loan Bank of Atlanta, Attention: Human Resources Department at P. O. Box 105565, Atlanta, Georgia 30348-5565, or by sending a signed letter or statement to the Federal Home Loan Bank of Atlanta at the same address, indicating that I revoke my consent to the Company's obtaining consumer reports or investigative reports about me.** I further understand that any and all information disclosed to the Federal Home Loan Bank of Atlanta by me may be utilized for the purpose of obtaining the consumer reports or investigative consumer reports requested by the Federal Home Loan Bank of Atlanta and confirm that all such information is true and correct.

First Name of Independent Director

Middle Name

Last Name

Social Security Number

Current Home Telephone Number

Date of Birth

Current Address

Previous Address

Independent Director Signature

Date

Education:

<i>Name of School:</i>	<i>City and State</i>	<i>Number of Years Attended</i>	<i>Degree Completed</i>	<i>Degree Received or Major/Subject</i>
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Refusal or Revocation of Consent Statement

Do not sign unless you have decided that you will not consent or will no longer consent to the Federal Home Loan Bank of Atlanta's obtaining consumer reports or investigative consumer reports regarding you related to your independent director relationship with the Bank or your efforts to create such a relationship.

I do not consent to the Federal Home Loan Bank of Atlanta's obtaining consumer reports or investigative reports about me in connection with my independent director relationship with the Bank or my efforts to create such a relationship. If I have previously granted my consent, I hereby revoke it and understand that such revocation will take effect immediately after the Federal Home Loan Bank of Atlanta receives this written revocation and has actual knowledge of it sufficient to communicate this revocation to those employees or agents of Federal Home Loan Bank of Atlanta who typically request consumer reports for the Company.

Name of Independent Director (printed)

Social Security Number

Independent Director Signature

Date
