

**STRONGER FOR YOU**

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

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

Using an LOC as collateral frees up securities pledged for public unit deposits, allowing those securities to be counted toward your liquidity ratio. The LOC offers balance sheet flexibility while helping you attract and retain valuable government deposit business.

In addition to 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 for a fee of only 9 basis points annually – only \$900 per year for a \$1 million LOC!

### Get Started

For more information and to get started, contact Patrick Rutledge at 404.888.8328 or [prutledge@fhlbatl.com](mailto:prutledge@fhlbatl.com).



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