



Did You Know FHLBank Atlanta Offers Two Discounted Advance Programs?

FHLBank Atlanta offers members discounted advances that support affordable housing and economic development, with discounts ranging from five to 10 basis points, and terms starting at one year or longer.

Community Investment Program (CIP) advances can be used to fund loans for the purchase, construction, rehabilitation, or refinancing of housing-related projects that benefit families with incomes at or below 115% of the area median income (AMI).

Economic Development Program (EDP) advances can be used to finance a variety of economic development activities for projects benefitting low- to moderate-income communities with median incomes at or below 100% of AMI for urban areas or 115% of AMI for rural areas.

Does your financial institution currently make or have plans to make loans that fall into either of these categories?

CIP advances

- Single-family, owner-occupied home loans
- Multiple-unit, ownership loans (at least 51% of units are income-targeted)
- Rental housing loans (at least 51% of units are income-targeted)
- Manufactured housing park loans (at least 51% of units are income-targeted)

EDP advances

- Small business loans to existing businesses or start-ups
- Loans to projects that create or maintain jobs
- Loans that support services or infrastructure improvements
- Loans for projects in federal disaster areas and/or Native American areas

If you answered yes to any of the above examples, **your institution can obtain discounted advance funding.** [Click here](#) to learn more about the application process and be sure to register for our [Community Investment Advances webinar](#) on July 13!

For more information, please contact ShaDonte Butler, Community Investment Services Relationship Manager, at 404.888.8416 or sbutler@fhbatl.com, or your [relationship manager](#).

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