

LET US **HELP YOU** **MANAGE** THE **DEPOSIT SURGE**

STRONGER. BETTER. TOGETHER.

As part of the recent [American Rescue Plan](#), more than \$350 billion in funding was allocated for state and local governments, and this influx of funding may lead to increased deposits from localities into your institutions. **Our Letters of Credit (LOCs) product can help you manage the deposit surge and build your relationships with these entities.**

LOCs provide a low-cost way to collateralize public unit deposits that exceed the FDIC-insured limit, allowing you to use assets for lending and investment activities that generate higher income. The public unit deposit LOC offers many benefits, including:



Simple to Use

Spend less time administering securities or other assets used as collateral for public deposits.



More Profitable

Free up valuable assets to use for higher-yielding loans and investments, boosting your bottom line.



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 Today!

For more information and to get started, contact Patrick Rutledge at 404.888.8328 or prutledge@fhlbatl.com.



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