

Step 1: Complete a short certification form on Members Only verifying you will use the funds for one of the eight targeted lending types. All Members Only users with the Advance role will have access to the form. The form will be available starting May 12, 2025.

The LEAP certification form is available from the Advances drop-down menu in the top banner.

The screenshot displays the FHLBank Topeka Members Only portal. At the top, there is a dark blue header with the FHLBank Topeka logo and the text "Members Only". To the right of the header are links for "User Admin" and "Contact". Below the header is a navigation bar with tabs for ADVANCES, LETTERS OF CREDIT, WIRES, COLLATERAL, SAFEKEEPING, CAPITAL STOCK, and DEPOSITS. The ADVANCES tab is selected, and a dropdown menu is open, showing options: Documents, LEAP Request (highlighted with a yellow box), OLOC Draw, OLOC Paydown, Rates, and Reports. Below the dropdown, there is a table showing financial data: Estimated \$34,708,774.51, Available Balance \$0.00, Overnight Deposit Account Available Balance \$0.00, and Credit Eligible \$9,967,868,477.94. To the right of the dropdown menu, there are two panels. The first panel is titled "Overnight Deposit Transfers" and contains text explaining the transfer process and a button labeled "OND Transfer". The second panel is titled "Overnight Line of Credit" and displays the "Daily Overnight Line of Credit Rate" as 4.97% as of 04/14/2025 2:30:30 PM, with a button labeled "Draw" and "Paydown".

The form lists instructions for program use and shows a live tally of your institution's remaining funds. It will alert you if you request an advance over what is remaining in the overall pool of funding.

Lending Enhancement Advance Program (LEAP) Request & Certification

LEAP allows members and housing associates to borrow at below regular advance interest rates to support targeted lending. FHLBank provides this reduced rate funding to encourage lending that leads to the creation or retention of housing or jobs within a member's and housing associate's community or geographic footprint within FHLBank's district. LEAP advances are available on a first-come, first-served basis, subject to total program funds availability.

Members and housing associates must use LEAP funds in support of an Eligible Activity as follows:

| Category | Activity Description |
|--|--|
| Non-profit mortgage originator loan purchases | Members use program funds to purchase or originate below-market residential mortgage loans from non-profit organizations that provide mortgage financing directly to homebuyers, such as Neighborhood Housing Services or Habitat for Humanity affiliates. |
| Community Development Financial Institution (CDFI) lending | Members use program funds to originate loans to CDFIs. The CDFI must be headquartered in Colorado, Kansas, Nebraska, or Oklahoma. Members may lend program funds to both member and non-member CDFIs. |
| CDFI match-funding | FHLBank member CDFIs use program funds to match-fund loans to housing and community development projects in Colorado, Kansas, Nebraska, or Oklahoma. |
| Small business lending | Members use program funds to match-fund loans to small business customers or to purchase Industrial Revenue Bonds. |
| Targeted agricultural lending | Members use program funds to match-fund loans for targeted agricultural lending (beginning farmer, water conservation, etc.). |
| Rural development | Members use program funds to match-fund loans, leases, or bond purchases financing projects that improve the quality of life and economic well-being of people living in rural areas (health care, broadband or public utilities, nutrition or food security, etc.). |
| Native American Tribal lending | Members use program funds to match-fund loans to Tribes or Tribally Designated Housing Entities for the development of housing or for Tribal enterprises. |
| Infrastructure financing | Members use program funds to match-fund loans, leases, or bond purchases financing infrastructure projects. |

Program Details:

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| Program Eligibility: | Program eligibility is subject to qualifying for one of the Eligible Activities, being in good standing, and meeting all FHLBank Credit Guidelines. |
| Application/Certification Process: | Submit LEAP Request & Certification form to FHLBank, prior to the advance request, certifying the request qualifies for the program and stating the requested discount and advance terms. |
| Member Limit: | \$300,000 per member (in interest rate discount value) |
| Advance Term: | Twelve (12) to sixty (60) months |
| Advance Type: | Regular fixed rate advances |
| Advance Pricing/Rate: | Chosen by the member as 50, 100, 150, or 200 basis points below standard advance rates, subject to a 0% floor. |
| Advance Limit: | Advances cannot exceed the unpaid principal balance of eligible loans held by the member or housing associate at time of application/certification, or to be originated/purchased with advance funding. Advances must be settled by November 30. |
| Minimum Advance: | The minimum advance amount is \$10,000. |
| Advance Prepayment: | LEAP advances are subject to FHLBank's standard regular fixed rate advance early payoff fee. |
| Other Considerations: | All collateral, capital stock and membership requirements remain applicable to members and housing associates participating in LEAP. |

Requested LEAP Advance Terms (must match terms of actual advance to be issued):

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|---|---|-------------------------------|---------------|
| Advance Purpose/Eligible Activity (see descriptions above): * | <input type="text" value="-- Select --"/> | Member Subsidy Limit: | \$ 300,000.00 |
| Advance Amount (minimum \$10,000): * | \$ <input type="text" value="0"/> | Member Subsidy Utilized: | \$ 0.00 |
| Advance Term (in months between 12 - 60): * | <input type="text" value="0"/> | Subsidy Amount Requested*: | \$ 0.00 |
| Discount Requested (in bps): * | <input type="text" value="-- Select --"/> | Potential Remaining Subsidy*: | \$ 300,000.00 |

By submitting this request, I certify that my institution and my proposed use of funds meet all requirements of LEAP, which can be found in FHLBank's Community Support Program and Targeted Community Lending Plan ("TCLP"). I understand LEAP advances are available on a first-come, first-served basis, and subject to my institution's program limit and total program funds availability. This request does not guarantee availability of LEAP funds, and I must call to secure the advance.

Submit

Step 2: Take down your advance as normal by contacting our Lending Desk at 800.809.2733. The Lending Desk is also happy to help you work through the certification form if you have any questions.

We look forward to partnering with you on this exciting new discounted lending option to create and retain housing and jobs in your community. If you have any questions, please contact Lending at 800.809.2733.