Follow *the* Dollar

Partnership in Action

To become an FHLBank Topeka member, financial institutions make a minimum capital stock investment, which provides the institution with access to low cost advances, affordable housing grants and dividends from profits among an array of other beneficial products and services. **Let's see where the dollars from your institution's initial investment go from there**.

1

You request a **LOW-RATE ADVANCE** from FHLBank Topeka

The initial capital stock investments make advances possible

Members who borrow receive a higher dividend rate

2

You lend those **LOW-COST FUNDS** to build your community

Your customers benefit from lower rates on mortgages and more

Interest on your advance adds to our income

3

We contribute **15% OF OUR NET INCOME** to community investment

Our grant programs support the unique needs of our district

10% of the contribution is regulatory, 5% is voluntary

4

You use our **GRANT PROGRAMS** to advance your community

Grants fund affordable housing and development opportunities

Grant funds stay local to help our district thrive

5

Participating and engaging in your **FHLBANK TOPEKA MEMBERSHIP** means more for your community

Whether it's a first-time homebuyer or grocery store owner down the street, your customers and communities grow when you rely on the power of partnership. **Let's make a difference together**.

FHLBank Topeka