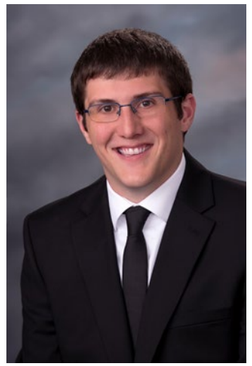
FHLBank Topeka

LENDING 101 WEBINAR

ABOUT THE PRESENTERS



DEREK LAYTON | Lending Officer

Derek began his banking career in 2014 at a community bank. He joined FHLBank in 2018 as a Lending Analyst and was promoted to Lending Officer in January 2020. He assists members with product education, current and prudent funding strategies to help members make intelligent borrowing decisions.

Michelle Oliver| Lending Operations Officer

Michelle joined FHLBank in 2018 after 15 years with a local community bank. She started as a Lending Analyst and was promoted to the Lending Operations Officer in January 2021. She assist members with product education to help with borrowing decisions and letter of credit needs.

FHLBank Topeka

CAUTIONARY STATEMENTS REGARDING FORWARD-LOOKING STATEMENTS & DISCLAIMER

Forward-Looking Statements: The information in this presentation contains forward-looking statements within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements include statements describing the objectives, projections, estimates or future predictions of FHLBank Topeka's operations. These statements may be identified by the use of forward-looking terminology such as "anticipates," "believes," "may," "is likely," "could," "estimate," "expect," "will," "intend," "probable," "project," "should," or their negatives or other variations of these terms. FHLBank cautions that by their nature forward-looking statements involve risks or uncertainties and that actual results may differ materially from those expressed in any forward-looking statements as a result of such risks and uncertainties, including but not limited to:

- Changes in the general economy and capital markets, the rate of inflation, employment rates, housing market activity and pricing, the size and volatility of the residential mortgage market, geopolitical events, and global economic uncertainty;
- Political events, including legislative, regulatory, judicial, or other developments that affect FHLBank; its members, counterparties or investors in the consolidated obligations of the FHLBanks, such as any government-sponsored enterprise (GSE) reforms, any changes resulting from the Federal Housing Finance Agency's (FHFA) review and analysis of the FHLBank System, including recommendations published in its "FHLBank System at 100: Focusing on the Future" report, changes in the Federal Home Loan Bank Act of 1932, as amended (Bank Act), changes in applicable sections of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, or changes in other statutes or regulations applicable to the FHLBanks;
- External events, such as economic, financial, or political disruptions, and/or wars, pandemics, and natural disasters, including disasters caused by climate change, which could damage our facilities or the facilities of our members, damage or destroy collateral pledged to secure advances, or mortgage-related assets, which could increase our risk exposure or loss experience;
- Effects of derivative accounting treatment and other accounting rule requirements, or changes in such requirements;
- Competitive forces, including competition for loan demand, purchases of mortgage loans and access to funding;
- The ability of FHLBank to introduce new products and services to meet market demand and to manage successfully the risks associated with all products and services;
- Changes in demand for FHLBank products and services or consolidated obligations of the FHLBank System;
- Membership changes, including changes resulting from member creditworthiness, member failures or mergers, changes due to member eligibility or housing mission focus, or changes in the principal place of business of members;
- Changes in the U.S. government's long-term debt rating and the long-term credit rating of the senior unsecured debt issues of the FHLBank System;
- Soundness of other financial institutions, including FHLBank members, non-member borrowers, counterparties, and the other FHLBanks and their members, non-member borrowers, and counterparties;
- The ability of each of the other FHLBanks to repay the principal and interest on consolidated obligations for which it is the primary obligor and with respect to which FHLBank, along with the other FHLBanks, has joint and several liability;
- The volume and quality of eligible mortgage loans originated and sold by participating members to FHLBank through its various mortgage finance products (Mortgage Partnership Finance® (MPF®) Program). "Mortgage Partnership Finance," "MPF," "MPF Xtra," and "MPF Direct" are registered trademarks of FHLBank Chicago;
- Changes in the fair value and economic value of, impairments of, and risks associated with, FHLBank's investments in mortgage loans and mortgage-backed securities (MBS) or other assets and related credit enhancement protections;
- Changes in the value or liquidity of collateral underlying advances to FHLBank members or non-member borrowers or collateral pledged by reverse repurchase and derivative counterparties;
- Volatility of market prices, changes in interest rates and indices and the timing and volume of market activity, including the effects of these factors on amortization/accretion;
- Gains/losses on derivatives or on trading investments and the ability to enter into effective derivative instruments on acceptable terms;
- Changes in FHLBank's capital structure;
- FHLBank's ability to declare dividends or to pay dividends at rates consistent with past practices;
- The ability of FHLBank to keep pace with technological changes and innovation such as artificial intelligence, and the ability to develop and support technology and information systems, including the ability to manage cybersecurity risks and securely access the internet and internet-based systems and services, sufficient to effectively manage the risks of FHLBank's business; and
- The ability of FHLBank to attract, onboard and retain skilled individuals, including qualified executive officers.

Disclaimer: In connection with the preparation and provision of these materials (including all data, scenarios, valuations, projections and other information in these materials, collectively the "Materials"), FHLBank has relied upon and assumed, without independent investigation or verification, the accuracy and completeness of all financial and other information that was made available, supplied, or otherwise communicated to FHLBank by our members and other publicly available information. FHLBank expressly disclaims any responsibility for or liability in connection with the Materials or your use of the Materials. The Materials are necessarily based upon economic, market, financial and other conditions as they exist on, and on the information made available to us as of, the date of the Materials, and subsequent developments may affect the analyses, information or other contents in the Materials. The Materials are solely for information purposes and are provided as an accommodation and without charge. All scenarios in the Materials were derived using estimates and assumptions about relevant future market conditions and other matters, all of which are subject to change without notice.

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POTENTIAL FHLBANK FUNDING USES

- Just in time liquidity
- Gain liquidity from illiquid assets
- Fill reinsurance payment gaps
- Cash management

- Strategies for matching maturity and liability portfolio
- Additional revenue from spread management
- Interest-rate-risk management
- Fund asset growth

- Other funding needs

FHLBank Topeka

FHLBANK MEMBERSHIP BENEFITS

Easy-to-Use Funding

Financial Flexibility

Low Cost Funding

Viewed favorably by Rating Agencies and regulators

FHLBank Topeka

RATE INDICATIONS

FHLBank Topeka

Rate Indications as of March 25, 2024

Contact Lending at 800.809.2733 to discuss your funding options.

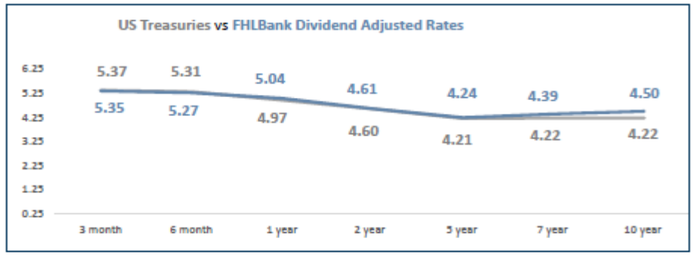
Start of day indications. Visit members only for the most current rates. Under rates/historical advance rates

Advances will be limited to three months or less after noon on Thursday, March 28th, and all day Friday, March 29, 2024.

Short Term Bullet		
Term	Rate	Div Adj [1]
Overnight	5.51	5.33
1 week	5.51	5.33
2 week	5.51	5.33
3 week	5.51	5.33
1 month	5.52	5.34
2 month	5.53	5.35
3 month	5.53	5.35

Amortizing [2]		
Term	Rate	Div Adj [1]
1 year	5.214	5.034
2 year	4.950	4.770
3 year	4.776	4.596
5 year	4.607	4.427
7 year	4.607	4.427
10 year	4.655	4.475
15 year	4.856	4.676

Regular Fixed Callable		
Term	Rate	Div Adj [1]
5yr/3yr	5.01	4.83
7yr/3yr	5.15	4.97
10yr/3yr	5.44	5.26
10yr/5yr	5.10	4.92
15yr/3yr	5.72	5.54
15yr/5yr	5.46	5.28
20yr/5yr	5.40	5.22



Long Term Bullet		
Term	Rate	Div Adj [1]
6 month	5.45	5.27
1 year	5.22	5.04
2 year	4.79	4.61
3 year	4.57	4.39
4 year	4.49	4.31
5 year	4.42	4.24
6 year	4.55	4.37
7 year	4.57	4.39
8 year	4.64	4.46
9 year	4.66	4.48
10 year	4.68	4.50
15 year	5.00	4.82
20 year	5.14	4.96
30 year	5.25	5.07

SOFR Adjustable [3]		
Term	Rate	Div Adj [1]
4 month	5.470	5.290
6 month	5.470	5.290
1 year	5.510	5.330
2 year	5.570	5.390
3 year	5.735	5.555
4 year	5.795	5.615
5 year	5.915	5.735
6 year	5.900	5.720
7 year	5.947	5.767
8 year	6.040	5.860
9 year	6.070	5.890
10 year	6.090	5.910

Inclusive of SOFR at 5.31%

Regular Adjustable Callable [3]		
Term	Rate	Div Adj [1]
1yr/one time	5.585	5.405
1yr/quarterly	5.585	5.405
1yr/monthly	5.870	5.690
2yr/one time	5.695	5.515
2yr/quarterly	5.715	5.535
2yr/monthly	5.840	5.660
3yr/one time	5.960	5.780
3yr/quarterly	5.970	5.790
3yr/monthly	6.090	5.910
4yr/one time	6.085	5.905
4yr/quarterly	6.095	5.915
4yr/monthly	6.185	6.005
5yr/one time	6.320	6.140
5yr/quarterly	6.330	6.150
5yr/monthly	6.410	6.230

Inclusive of SOFR at 5.31%

Putables		
Term/First Put	Rate	Div Adj [1]
2yr/6mo Berm	4.60	4.42
3yr/6mo Berm	4.18	4.00
3yr/1yr Euro	4.35	4.17
5yr/6mo Berm	3.76	3.58
5yr/1yr Berm	3.85	3.67
5yr/1yr Euro	3.98	3.80
5yr/2yr Berm	4.07	3.89
5yr/2yr Euro	4.10	3.92
5yr/3yr Berm	4.21	4.03
10yr/6mo Berm	3.37	3.19
10yr/1yr Berm	3.46	3.28
10yr/2yr Berm	3.75	3.57
10yr/3yr Berm	3.86	3.68
10yr/3yr Euro	3.97	3.79
10yr/5yr Berm	4.20	4.02

Other structures available upon request

Forward Settlement		
Term	1 year	2 year
1 year	4.51	4.22
2 year	4.36	4.29
3 year	4.36	4.26
4 year	4.32	4.52
5 year	4.52	4.57
6 year	4.61	4.73
7year	4.71	4.76
8 year	4.74	4.80
9 year	4.77	4.88
10 year	4.85	4.96

These rates are for FHLBank use only and are not intended to be used by third parties as reference rates or in any manner other than conducting FHLBank business.
These rates are indications only and are subject to change. Contact the Lending Desk for advance pricing and dividend adjusted pricing for products not shown above.

1 The dividend adjusted rate assumes funding is fully supported by Class B stock and the Class B stock expected dividend rate for the current quarter (see announcement for details) of 9.50%, and an opportunity cost of buying stock, estimated to be the average Interest on Reserve Balances rate for the same dividend period of 5.40% . Current advance activity stock requirement of 4.50%.) [(0.18% = (9.50 - 5.40%) * 4.50%)This is an approximation and for illustration purposes only.

2 Amortizing advances assume straight line semi-annual principal payments.

3 Secured Overnight Financing Rate (SOFR) published each business day by the Federal Reserve Bank of New York at approximately 8:00 AM ET. One time call option indicates a call option six months after settlement

FHLBank Topeka

OVERNIGHT LINE OF CREDIT

- $100,000 minimum draw
- No minimum pay down
- Can be drawn on or paid down daily*
- No charge to establish line
- No resting periods
- Commonly used to meet daily liquidity needs
- Test Your Line Transaction

*Draws must remain outstanding at least one business day.

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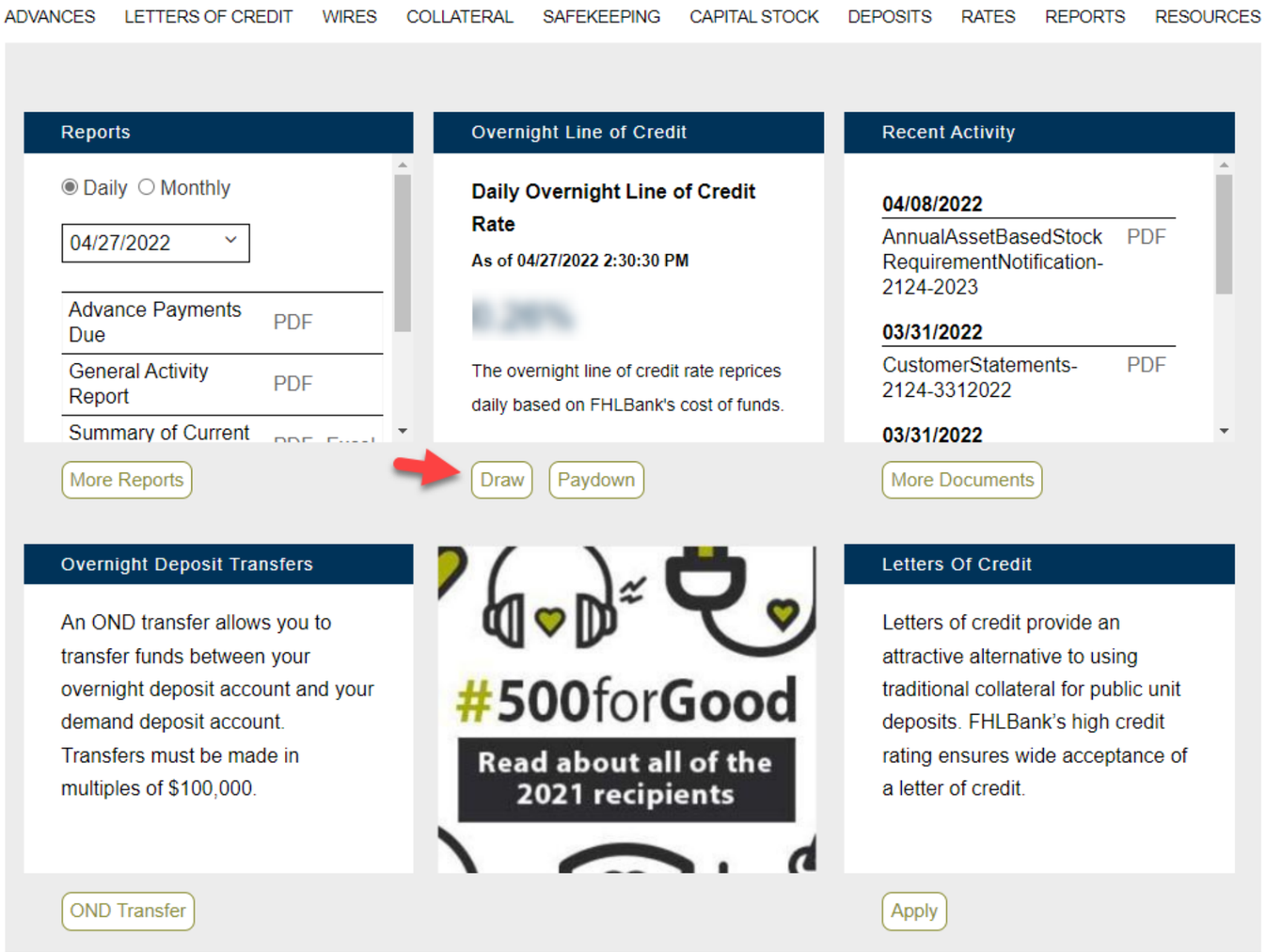
OLOC ONLINE DRAW



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OLOC ONLINE DRAW

OVERNIGHT LINE OF CREDIT DRAW

Upon submitting your request, you will receive a transaction ID number and message indicating your transaction was successfully processed. **Transaction requests may only be submitted between 9:00 a.m. and 4:00 p.m. CT.**

Please contact the Lending department at 800.809.2733 with questions.

Cust ID #: [illegible]

Customer Name: [illegible]

Commitment #: [illegible]

Transaction Date: 04/27/2022

Transaction Type: Overnight Line of Credit Draw

Transaction Amount:* $ 100,000 *(minimum $100,000 per transaction)*

Starting Balance: $ 0.00

New Balance: $ 100,000.00

Advance Rate: [illegible]

By clicking Submit, you agree as an authorized representative of the Institution and certify the Institution to be in full compliance and will maintain full compliance with the Agreements and Policies, including any revisions and changes to the same, and that a draw on the Institution's Overnight Line of Credit is subject to the Terms and Conditions. An advance made pursuant to this Overnight Line of Credit Draw shall mature daily, and accordingly the outstanding principal of the Advance shall be due daily, but that portion not repaid to FHLBank will be automatically renewed, provided, however, the FHLBank, in its discretion, may decline to allow all or a portion of the Advance to automatically renew and may demand payment of the principal and all interest accrued and previously unpaid by providing the Institution with notice of FHLBank's intent not to renew the advance by 10:00 a.m. CT. Upon FHLBank's notice to the Institution, payments due must be provided by 4:00 p.m. CT.

Submit *(Please verify the new balance before clicking submit)*

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OLOC ONLINE DRAW

OVERNIGHT LINE OF CREDIT DRAW

Upon submitting your request, you will receive a transaction ID number and message indicating your transaction was successfully processed. **Transaction requests may only be submitted between 9:00 a.m. and 4:00 p.m. CT.**

Please contact the Lending department at 800.809.2733 with questions.

Successful Issue!

Transaction #: 31058953

The principal amount of $100,000 has been successfully credited to your account.

Thanks for your draw today!

This advance was supported by $4,500 of Class A stock and $0 of Class B stock. Based on the most recent quarterly dividend rates compared to an equivalent alternative investment yield, the stock dividends are not currently sufficient to lessen your borrowing rate.

For informational purposes only. This will NOT initiate a wire transaction.

I intend to transfer $ 100,000 ○ **In** ◉ **Out**

Please contact the Wire Transfer department at 800.934.9473 to initiate a transaction.

Notify

FHLBank Topeka

SOFR ADVANCE

SOFR = Secured Overnight Financing Rate

- 4 months to 10-year term
- Indexed to SOFR, which was established as an alternative index to the London Interbank Offered Rate (LIBOR)
- The longer maturity provides regulatory certainty in the availability of funding and can be used to match the maturity of various financial instruments
- Ability to fund adjustable-rate assets or provide funding matched to interest rate swaps being used to fund longer-term fixed-rate assets
- The SOFR index provides daily rate resets that correlate well with other short-term indexes

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BULLET ADVANCES

- Short Term Bullet Advances
  - 3 to 93 days in term
  - $100,000 minimum

- Long Term Bullet Advances
  - 94 days to 360 months in term
  - $10,000 minimum

*May be subject to prepayment fee

FHLBank Topeka

AMORTIZING ADVANCES

- Customizable to fit your exact needs.
  - **100% Match and Blended funding options available**
  - **Advances can hedge the impact of changing rates**
- Amortizing Details
  - **12 month to 360 month terms**
  - **$10,000 minimum**
  - **Scheduled principal reductions** **(monthly, quarterly, semi-annual or annual payments)**

    *May be subject to a prepayment fee

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PUTABLE ADVANCES

- Common Uses
  - Complements your deposits when used for overall balance sheet funding
  - Lowers the overall cost of borrowing versus like-term bullets
  - Provides a strong alternative to brokered deposits.
- Putable Details
  - FHLBank Holds the put option
  - Available Structures
    - Bermudan (quarterly puts) European (one time put option)
    - 1 to 15 year terms available
    - Lockout period 3 months to 5 years

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PUTABLE ADVANCES

- How does the putable advance work?
  - Example Structure 5 year/1 year
    - The rate will be fixed for the life of the advance
    - At the end of the lockout period, FHLBank Holds one or multiple options to call the advance
      - European option – one option
      - Bermudan option – quarterly options
    - If FHLBank calls the advance, it will prepay, and you can take down replacement funding if desired
    - If FHLBank chooses not to call the advance, it remains outstanding until the next option date or through its stated maturity

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PUTABLE RATES

3/25/2024

Structure Bermudan (quarterly)	Putable Rate Indication		Structure European (one-time)	Difference (Berm - Euro)
1y/3m B	5.21	5.20	1y/3m E	(0.01)
1y/6m B	5.25	5.23	1y/6m E	0.02
1.5y/3m B	4.84	4.85	1.5y/3m E	(0.01)
1.5y/6m B	4.89	4.88	1.5y/6m E	0.01
2y/3m B	4.54	4.59	2y/3m E	(0.05)
2y/6m B	4.60	4.62	2y/6m E	(0.02)
2y/1y B	4.68	4.65	2y/1y E	0.03
3y/3m B	4.12	4.26	3y/3m E	(0.14)
3y/6m B	4.18	4.27	3y/6m E	(0.09)
3y/1y B	4.33	4.35	3y/1y E	(0.02)
3y/2y B	4.48	4.44	3y/2y E	0.04
4y/3m B	3.84	4.07	4y/3m E	(0.23)
4y/6m B	3.96	4.13	4y/6m E	(0.17)
4y/1y B	4.05	4.12	4y/1y E	(0.08)
5y/3m B	3.64	3.94	5y/3m E	(0.31)
5y/6m B	3.76	3.99	5y/6m E	(0.23)
5y/1y B	3.85	3.98	5y/1y E	(0.14)
5y/2y B	4.07	4.10	5y/2y E	(0.03)
5y/3y B	4.21	4.19	5y/3y E	0.02
7y/3m B	3.45	3.90	7y/3m E	(0.45)
7y/6m B	3.50	3.86	7y/6m E	(0.36)
7y/1y B	3.66	3.90	7y/1y E	(0.24)
7y/2y B	3.80	3.92	7y/2y E	(0.12)
7y/3y B	4.11	3.96	7y/3y E	0.15
7y/4y B	4.23	4.22	7y/4y E	0.01
10y/3m B	3.25	3.85	10y/3m E	(0.60)
10y/6m B	3.37	3.86	10y/6m E	(0.50)
10y/1y B	3.46	3.80	10y/1y E	(0.35)
10y/2y B	3.75	3.95	10y/2y E	(0.20)
10y/3y B	3.86	3.97	10y/3y E	(0.11)
10y/4y B	4.01	4.07	10y/4y E	(0.05)
10y/5y B	4.20	4.22	10y/5y E	(0.02)
15y/3m B	3.09	3.91	15y/3m E	(0.82)
15y/6m B	3.20	3.83	15y/6m E	(0.63)
15y/1y B	3.28	3.92	15y/1y E	(0.64)
15y/2y B	3.57	3.89	15y/2y E	(0.33)
15y/3y B	3.71	3.96	15y/3y E	(0.26)
15y/5y B	3.99	4.07	15y/5y E	(0.07)

Bullet Adv. Rates	
OLOC	5.51
3 mo	5.53
6 mo	5.45
1 yr	5.22
1.5yr	5.00
2 yr	4.79
3 yr	4.57
4 yr	4.49
5 yr	4.42
6 yr	4.55
7 yr	4.57
8 yr	4.64
9 yr	4.66
10 yr	4.68
15 yr	5.00

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FORWARD SETTLING ADVANCE (FSA)

- Features
  - Lock in rates today without adding immediate liquidity
    - Effective interest rate risk management strategy
  - Delay funding up to 2 years
    - Time the advance settlement with future funding needs
  - Bullet or Amortizing advance structures
    - $500K minimum bullet and amortizing
    - Bullets 94 days to 30yr terms
    - Amortizing 1yr to 30yr terms

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FORWARD SETTLING ADVANCE (FSA)

- Benefits
  - NO interest, collateral or stock until settlement
  - Protect against rising rates
  - Allows you to be competitive by enabling you to match-fund construction-to-permanent loans with your customers
  - Customizable to meet your needs
  - Mitigate risk by securing known funding costs for future loan production or deposit run-off

FHLBank Topeka

LETTERS OF CREDIT

- **Financial instrument offered to collateralize PUDs**
  - Use FHLBank Aaa/AA+ rating to secure funds for the depositor
  - Highest short-term credit rating ensures safety and security of funds, and makes the Letter of Credit widely accepted
  - If the depository fails, the public unit would have the ability to immediately draw upon the letter of credit.
- **Used to assist with:**
  - Facilitating residential housing finance
  - Facilitating community lending
  - Asset/liability management
  - Liquidity or other funding

FHLBank Topeka

WHY USE LETTERS OF CREDIT?

- **Convenient - Fast - Efficient:**
  - Online Submission Members Only
  - Trade securities for loans – if demand allows
- **No more monitoring market values and worrying about pledging and releasing securities**
- **The forgotten call - No more scrambling to purchase a new, low-yielding security**
- **Unpledged securities and improve liquidity**
  - Collateralize PUDs with illiquid loans, effectively monetizing the loan portfolio

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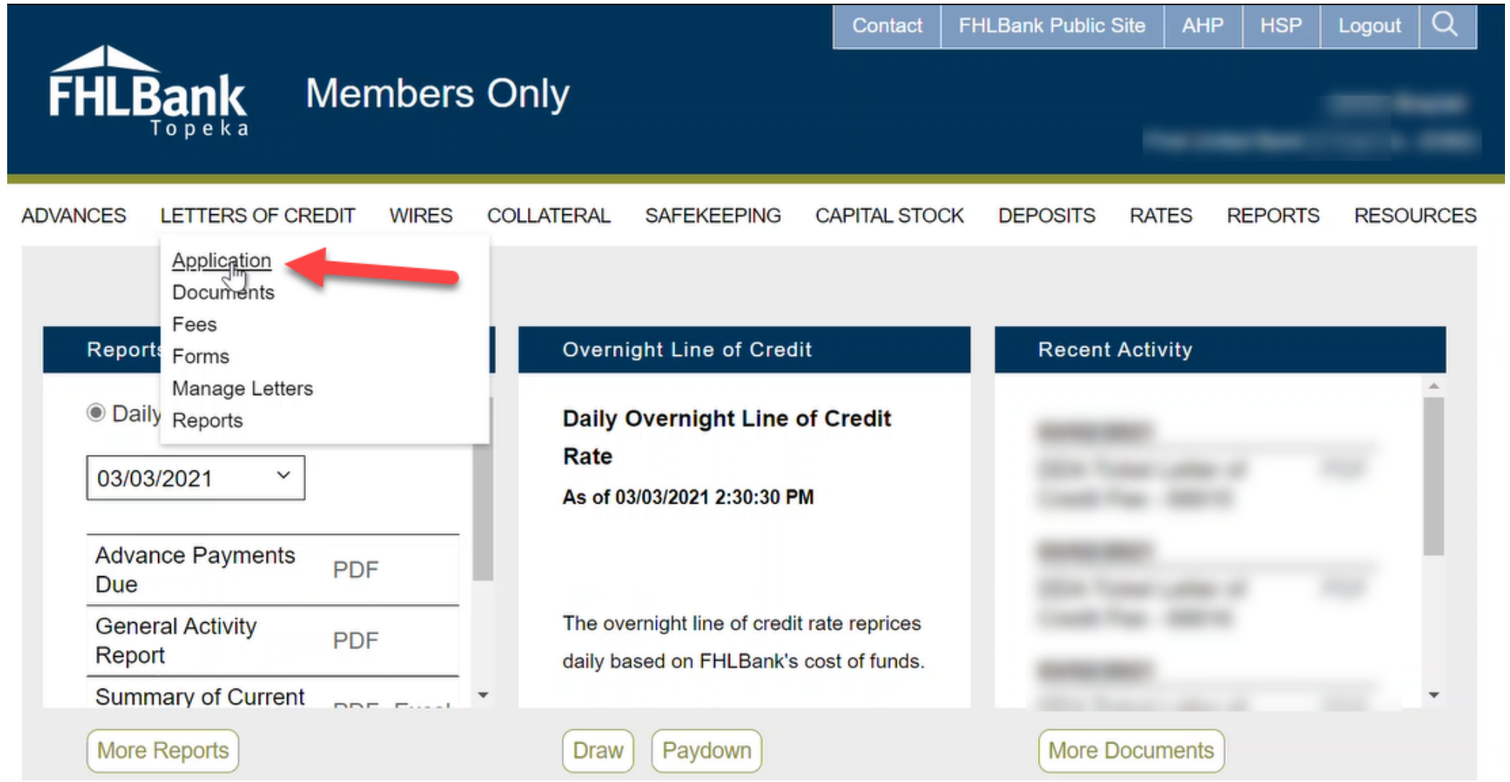
Initiating a Letter of Credit

- **Application Process**
  - Issuing a letter online



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Initiating a Letter of Credit

- **Application Process**
  - Issuing a letter online

Upon submitting your application, you will receive a message indicating its status. **Applications may only be submitted between 9:00 a.m. and 3:30 p.m. CT.** Please contact the Lending department at 800.809.2733 with questions.

Beneficiary:* -- Select --

Issue Date:* 03/03/2021

Expiration Date:* MM/DD/YYYY

Amount:* $ 0

Multiple Draws:* Permitted

By clicking Submit, you agree as an authorized representative of the Institution and certify the Institution to be in full compliance and will maintain full compliance with the Agreements and Policies, including any revisions and changes to the same, while the letter of credit is outstanding.

Submit

FHLBank Topeka

Initiating a Letter of Credit

- **PDF Application Process**
  - Sending in the FHLBank application
    - Email to fhlb.lending@FHLBank .com
    - Issued same day if application received by 3:30pm CT.
    - Renewing an existing letter a new application must be sent

FHLBank Topeka

CAPITAL STOCK – QUICK OVERVIEW

- **Class A Membership stock is calculated annually at 0.10% percent of total assets ($500,000 cap)**
- **Class B Activity stock supports FHLBank activity**
  - Advances – 4.50% of principal balance
  - MPF – 3.00% (*capped at 3% of your prior year-end total assets)
  - Letters of Credit – 0.25%
- **Dividends are paid quarterly in the form of Class B Stock**
- **Stock exchanges and sweeps may be performed periodically**
- **Stock reports are available electronically by email or Members Only**

FHLBank Topeka

CAPITAL REQUIREMENTS

Dividend Benefit Analysis				
	Advances	**MPF**	**Letters**	
Class B Dividend Rate	9.50%	9.50%	9.50%	
Interest on Reserve Balances (IORB)^	-5.40%	-5.40%	-5.40%	
Marginal Spread over IORB	4.10%	4.10%	4.10%	A
Class B Activity Requirement	4.50%	3.00%	0.25%	B
Incremental Benefit of Dividend	**0.18%**	**0.12%**	**0.01%**	A x B

* For Illustrative puposes only. The illustration is not necessarily indicative of future dividend rates, spreads, or the incremental benefit of the dividend

^ Assumes IORB remains constant over the dividend period

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FHLBank Topeka

FHLBank Topeka's Digital Transformation

Have you signed the Master Transaction Agreement?

Our digital transformation is underway. As part of the progress, we need all member institutions to review our new Master Transaction Agreement (MTA) with your board of directors and sign **by May 3**.

See the reverse for details and other key transformation dates.

FHLBank's new MTA rolls **10 agreements into one** digital master document. This means no more gathering wet signatures or mailing in hard copies.

Key Dates

March 11 | Members Only authorization assignments are live for all member administrators on the new User Administration screen.

April 29-May 3 | Blackout period for Wire role changes on Members Only

May 3 | Deadline to sign the MTA

May 6 | MTA goes live. Every member of your team authorized to do transactions with FHLBank will require a Members Only account on this date, even if they are only conducting transactions by phone.

Scan the QR for more.

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AMC 24

April 17–19

Overland Park

FHLBank Topeka

FHLBank Topeka's 2024 Annual Management Conference

Sheraton Overland Park Hotel at the Convention Center

6100 College Blvd.
Overland Park, KS 66211

YOUR TRUSTED FUNDING AND LIQUIDITY PARTNER

- Consult on liquidity and funding strategies and plans
- Provide liquidity and funding options and alternatives
- Provide tools to identify and evaluate strategies
- Analyze different alternatives to help determine the best option
- Identify the best funding option to maximize your bottom line benefit

Please contact your Regional Account Manager or the Lending Desk for help with your funding and liquidity strategies!

FHLBank Topeka

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