



FHLBNY & CDFIs — AN EVOLVING PARTNERSHIP

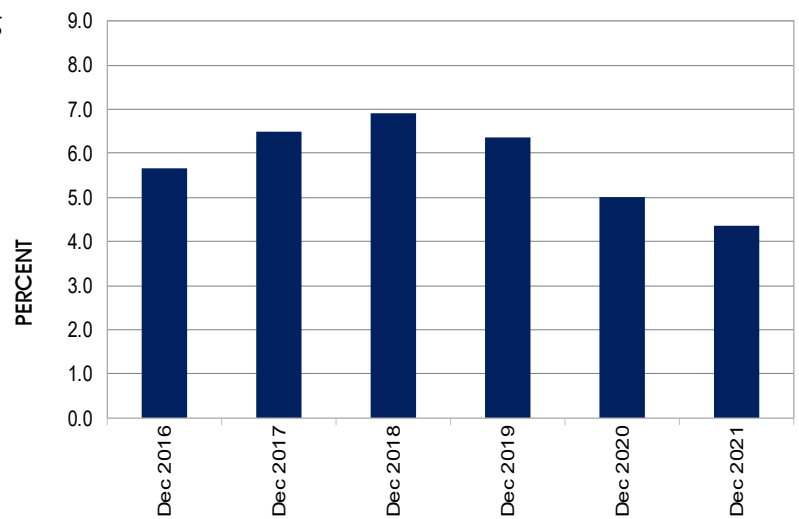
In 2010, CDFIs became eligible to join the Federal Home Loan Bank (FHLBank) system. Just like CDFIs, the Federal Home Loan Bank of New York (FHLBNY) is dedicated to providing responsible, affordable lending opportunities to help develop our local communities in New Jersey, New York, Puerto Rico and the U.S. Virgin Islands. The FHLBNY's partnership with CDFIs continues to evolve as more and more CDFIs are learning about the benefits of an FHLBNY membership. CDFI membership in the FHLBank system has expanded to 68 members with a total advance balance of \$290M as of 4Q2021.

CDFIs can count on the FHLBNY to be a reliable source of liquidity in any and all operating environments, including the most recent COVID-19 pandemic. Our partnership is evolving and the FHLBNY looks forward to expanding our business relationship.

MEMBERSHIP BENEFITS

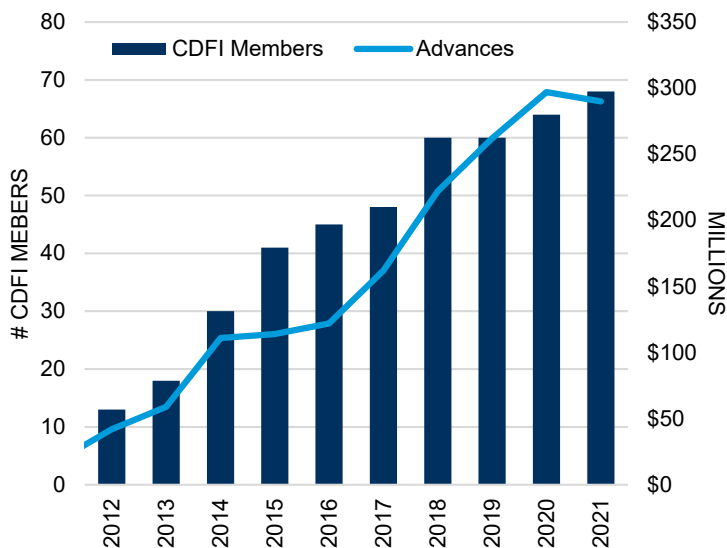
- » Attain reliable and flexible low-cost wholesale funding for contingent, daily and strategic liquidity needs
- » Earn a high yielding investment return as a member stockholder
- » Ability to pledge eligible securities and mortgage collateral to secure borrowings
- » Access discounted community investment funds and grants such as Disaster Relief Funding, Affordable Housing and Homebuyer Dream Programs
- » Utilize our Correspondent Services to effectively manage cash positions and improve profitability
- » Leverage membership in the cooperative to network with other CDFIs as well as banks, credit unions, insurance companies and housing authorities

FHLBNY ANNUAL DIVIDEND



Note: There is no guarantee that the level of future dividends will reflect the level of previous dividend payouts.

FHLB SYSTEM MEMBERSHIP & ADVANCES



FHLBNY CDFI MEMBERS

- AAFE Community Development Fund Inc.
- Community Development Trust, Inc.
- Community Loan Fund of the Capital Region
- Corporation for Supportive Housing
- Home Headquarters, Inc.
- Inclusiv
- NDC Community Impact Loan Fund
- The Disability Fund Inc.

