

1LINK[®]: OUR SECURE INTERNET BANKING SYSTEM

Our 1Link[®] platform utilizes advanced technology and security procedures to create a safe banking environment for members to access their information and conveniently perform everyday transactions online, like transferring funds, and initiating advances.

Information Reporting Features:

- Access many daily and periodic stock reports at your convenience
- Prior and Current Day Reporting Review, download, or print reports reflecting account balances and transaction details
- Utilize BAI2 and BTR3 reports to closely monitor your company's cash position and easily transfer your daily balance and transaction details into your own cash management systems
- Customize reports to meet your needs; e.g., list transactions over a specified amount to facilitate daily cash management
- Report Delivery Information Schedule automatic delivery of information to yourself and others in your institution via email, such as:
 - Prior and Current Day Reports
 - Customized Reports
 - Special Reports
 - Payment Reports

Funds Transfer Features:

- Ability to easily view and act on wire transfers pending approval
- Process book wires to internal FHLBNY accounts
- Use of templates for repetitive payments
- Use of stored third-party information for payments and templates

Note: Our 1Link Wire Transfer window closes everyday at 4:00 pm.

Advances Features:

- Short-term, forward-starting advances are available for the advance types listed below (except Overnight)
- See your entire Outstanding Advances Portfolio
- Request real-time rate indications on advance products where applicable

ADVANCES ON 1LINK

TYPE	TERM
Overnight	1 Day
Short-Term Fixed	1 Week to 6 Months
Short-Term Fixed (> 6 Months)	7 Months to 11 Months
Repo Short Term	1 Week to 6 Months
Repo Short Term (> 6 Months)	7 Months to 11 Months

The FHLBNY may periodically offer additional Advance products.

FHLBNY SECURITY POSTURE

The FHLBNY takes protecting our members' information and data very seriously, and became ISO 27001 certified on October 15, 2022 to continue our commitment to enhance our cybersecurity and resiliency.



NEED HELP GETTING AROUND 1LINK? NO PROBLEM. CONTACT US:

Phone: (800) 546-5101, option 1 | Email: msd@fhlbny.com

The information provided by the Federal Home Loan Bank of New York (FHLBNY) in this communication is set forth for informational purposes only. The information should not be construed as an opinion, recommendation or solicitation regarding the use of any financial strategy and/or the purchase or sale of any financial instrument. All customers are advised to conduct their own independent due diligence before making any financial decisions. Please note that the past performance of any FHLBNY service or product should not be viewed as a guarantee of future results. Also, the information presented here and/or the services or products provided by the FHLBNY may change at any time without notice. UPDATED: May 2023