



# Federal Housing Finance Agency

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## **FHLBank System at 100 Roundtable: Member Products and Services**

**March 1, 2023 | 1:00 – 4:00 p.m. E.T.**

1. Do the FHLBanks offer the right mix of products and services to members? What market segments are well-served by the FHLBanks' programs and services? What market segments are not well-served?
2. How do FHLBank members use advances and letters of credit? To what extent are they used to support affordable housing? Community and economic development?
3. How can the FHLBanks play a larger role in supporting affordable, equitable, sustainable, and resilient housing through their core business lines or with only limited subsidies (that is, beyond AHP)? Is there a role for pilot programs?
4. Should there be a common set of terms across the FHLBanks for some or all products? If so, what should those common terms be? If not, why not, and (when and) how should the terms differ?
5. Should there be changes to the eligible types of collateral? What factors should be considered in determining the types of collateral the FHLBanks should be able to accept?
6. Are there other services the FHLBanks [could or should] provide to members such as training on various issues (such as cybersecurity) or hosting events through which members and others in the community can share ideas and information? To what extent are the FHLBanks doing this now? Are there areas in which they are uniquely qualified to provide assistance?
7. Are the Community Investment Program (CIP) and Community Investment Cash Advance Program (CICA) being appropriately leveraged? Are there barriers to greater participation and if so, what are they?

To submit in advance:

- What is the single most important change you would recommend to the FHLBanks' products and services? If you believe no changes are needed, explain why not. What public policy purpose would be served by your recommendation? How would it affect the safety and soundness and mission achievement of the FHLBanks?
- What other changes, if any, would you recommend to the FHLBanks' products and services?
- Other bullet points outlining the points you would like to discuss.