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The Honorable Sandra Thompson

Director Federal Housing Finance Agency

Constitution Center 400 7th Street, SW Washington, D.C. 20219

RE: FHFA Review of the Federal Home Loan Bank System

Dear Ms. Thompson:

I am writing on behalf of the only African American owned bank in South Carolina, our customers, and communities we serve. Optus Bank is connected to a long and crucial lineage of service to communities of color that began in 1921 with the founding of Victory Savings Bank in Columbia, South Carolina. Today as Optus Bank, we continue the legacy of Victory Bank while advancing its vision of economic prosperity for a demographic too often denied fair access to capital. Optus Bank is dedicated to the growth and development of scalable businesses. We seek to provide credit, capital, connections, and credibility to help create economic opportunities in our communities.

We greatly appreciate the FHFA for their leadership and oversight to ensure that the FHLBs remain a reliable funding source for Optus Bank and for the opportunity to provide feedback. We are an active member and beneficiary of the FHLB services which then allow us to scale our mission. We hope you will consider the following changes to further increase our positive community impact.

* Expand Eligibility to include participations (for minority participants)
* Expand to include Commercial and Industrial Loans. Given the current economic cycle this is one of the fastest growing segments, but is currently ineligible.
* Expand Places of worship maximum LTV to 85%

We look forward to hearing from you and our continued thriving partnership with the FHLB.

Sincerely,

Dominik Mjartan

President and CEO

[dom@optus.bank](mailto:dom@optus.bank)

501-416-1400