



Federal Housing Finance Agency

Constitution Center
400 7th Street, S.W.
Washington, D.C. 20219
Telephone: (202) 649-3800
Facsimile: (202) 649-1071
www.fhfa.gov

FHLBank System at 100 Roundtable: Member Products and Services

March 3, 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? Is there a role for pilot programs?
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. Long-term advances (defined as greater than five years) can be used only for housing finance or other mission-related purposes. Are both the required use and term length appropriate? Why or why not?
4. Are the FHLBanks' mortgage purchase programs working well? Who is using them and what are they being used for? Is there a market segment that isn't using them but would benefit from their use – i.e., can their reach be broadened? Should they be tied to a public purpose?
5. Are there other vehicles the FHLBanks could or should use to purchase single-family mortgages from members and for what purpose? Should they be tied to a public purpose?
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. What are some new ideas FHFA should consider? Would they be appropriate as pilots?

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.