



FEDERAL HOME LOAN BANK OF INDIANAPOLIS

Building Partnerships. Serving Communities.

April 2014

To Interested Parties:

The Federal Home Loan Bank of Indianapolis invites you to participate in an important effort to recognize, promote, and assess the community investment activities of financial institutions in your local communities. In order for financial institutions to retain access to Federal Home Loan Bank (FHLBank) long-term advances, they must meet certain standards of community investment required by the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) of 1989.

Each quarter the Federal Housing Finance Agency selects a number of FHLBank members for a Community Support Review. In determining the impact of an institution's community support program, comments from community groups and interested members of the public are considered. Attached is a list of institutions selected for this quarter. If you or your organization has any comments, negative or positive, on the performance of any of these lending institutions in meeting the credit needs of their communities, **please send them to the Federal Housing Finance Agency on or before April 20, 2014**, as indicated below.

Even if you do not have specific comments regarding institutions under review this quarter, your thoughts or perspectives on unmet or underserved community investment needs would be appreciated and will greatly assist the FHLBI in directing our technical assistance and community investment programs to our members.

As an organization or individual interested in community investment issues, you will be receiving a list of members in this district each quarter. Please notify us if you do not wish to continue to receive this mailing.

Thank you in advance for your help. If you have questions or comments, I can be reached at 317-465-0369 or redwards@fhlbi.com. Please send the comments via mail, electronic mail or fax to:

Federal Housing Finance Agency
Office of Housing Mission and Goals
1625 Eye Street, NW.
Washington, DC 20006-4001
Email: LENORA.MORTON@FHFA.GOV
Fax: 202-408-2995

Sincerely,

Ronna K. Edwards
Community Investment Compliance Analyst

1ST SOURCE BANK	South Bend	IN
Alliance Bank	Francesville	IN
Bank of Northern Michigan (The)	Petoskey	MI
BAYBANK	Gladstone	MI
BLOOMFIELD SB	Bloomfield	IN
CENTIER BANK	Whiting	IN
Central National Bank & Trust Co.	Attica	IN
CENTREBANK	Veedersburg	IN
CENTURY B&T CO	Coldwater	MI
Chelsea State Bank	Chelsea	MI
Chiphone Federal Credit Union	Elkhart	IN
Citizens State Bank	New Baltimore	MI
CITIZENS STATE BANK OF NEW CASTLE	New Castle	IN
Community Alliance Credit Union	Dearborn	MI
Community State Bank of St. Charles	St Charles	MI
Davison State Bank	Davison	MI
EECU a Community Credit Union	Jackson	MI
Family First Credit Union	Saginaw	MI
Farmers and Merchants Bank	Laotto	IN
Fifth Third Bank	Grand Rapids	MI
Fire Fighter's City-county FCU	Fort Wayne	IN
FIRST FSB	Rochester	IN
FIRST HARRISON BANK	Corydon	IN
First Michigan Bank	Troy	MI
First National Bank of Michigan	Kalamazoo	MI
FIRST STATE BANK	Decatur	MI
First Trust Federal Credit Union	Michigan City	IN
Firstbank - St. Johns	St. Johns	MI
Forethought Federal Savings Bank	Batesville	IN
Fort Financial Credit Union	Fort Wayne	IN
Founders Bank & Trust	Grand Rapids	MI
Gerber Federal Credit Union	Fremont	MI
Goshen Community Bank	Goshen	IN
Huron Valley State Bank	Milford	MI
Indiana Business Bank	Indianapolis	IN
Indiana University Credit Union	Bloomington	IN
Inova	Elkhart	IN
Lafayette Bank & Trust Company, NA	Lafayette	IN
Lafayette Community Bank	Lafayette	IN
Level One Bank	Farmington Hills	MI
Lotus Bank	Novi	MI
MERCHANTS B&T CO	West Harrison	IN
Michigan First Credit Union	Lathrup Village	MI
Midwest American Federal Credit Union	Fort Wayne	IN
MINERS' STATE BANK	Iron River	MI
Northstar Bank	Bad Axe	MI
Notre Dame Federal Credit Union	Notre Dame	IN
Nstar Community Bank	Bingham Farms	MI

Old Mission Bank	Sault Ste. Marie	MI
Omni Community Credit Union	Battle Creek	MI
OSB Community Bank	Brooklyn	MI
OXFORD BANK	Oxford	MI
PENINSULA BANK	Ishpeming	MI
Public Service Credit Union	Romulus	MI
SOUTHERN MICHIGAN BANK & TRUST	Coldwater	MI
State Bank of Medora	Medora	IN
Sterling-Van Dyke Credit Union	Sterling Heights	MI
The Citizens Exchange Bank	Fairmount	IN
THE DART BANK, MASON	Mason	MI
THE FRIENDSHIP STATE BANK	Friendship	IN
The Lynnville National Bank	Lynnville	IN
United Commerce Bank	Bloomington	IN
Warren Bank	Warren	MI
WAYNE BANK AND TRUST COMPANY	Cambridge City	IN
Wayne-Westland Federal Credit Union	Westland	MI
WEST MICHIGAN COMMUNITY BANK	Hudsonville	MI