



MEMBERSHIP APPLICATION INSTRUCTIONS

BANK

1. Prepare and submit an original of this membership application to:

Credit Services Department
Federal Home Loan Bank of Indianapolis
8250 Woodfield Crossing Boulevard
Indianapolis, IN 46240

If you wish to transmit the completed application packet electronically, please securely submit the application and materials to CreditUnderwriting@fhlbi.com and notify one of the listed contacts below.

2. Prepare and include with the application the following documents:
 - a. A copy of the bank's latest call report filed with the appropriate regulatory agency.
 - b. A copy of the most recently audited financial statements and management letter for the bank as prepared by a certified public accountant. In absence thereof, please contact the Credit Services department for other acceptable documents.
 - c. Latest annual report and published financial statements.
 - d. The bank's latest Form 10-Q and Form 10-K filed with the SEC.
 - e. A copy of the Articles of Incorporation, Articles of Association or Articles of Charter (as applicable), along with all amendments needed to establish exact legal name and a copy of the current bylaws.
 - f. Copies of the holding company's most recent Y-9 reports (for the parent only and the consolidated company) filed with the Federal Reserve Bank.
 - g. A copy of the Community Reinvestment Act statement.
 - h. A list of all directors, senior officers, and subsidiaries of the bank. For each subsidiary, please describe its primary activities.
 - i. A copy of the most recent Report of Examination.

If you have any questions regarding completion of this application, please contact:

Scott Stansberry, FVP, Credit Risk Director
(317) 465-0505
dstansberry@fhlbi.com

Jonathan T. Bundy, AVP, Underwriting Manager
(317) 465-0448
jbundy@fhlbi.com



MEMBERSHIP APPLICATION

BANK

Name of Bank:		
Street Address:		
P.O. Box:		
City:	State:	Zip:
Phone number:	Fax number:	
Federal Tax Identification Number:	Website Address:	
Name of Primary Contact Person:		
Title of Primary Contact Person:		
Phone number:	E-Mail Address:	

GENERAL INFORMATION

1. Name Managing Officer:	Title of Managing Officer:
2. Type of Organization:	
3. Type of Deposit Insurance:	
4. Deposit Insurance Certificate Number:	

5. Location of all branch offices: (attach a separate sheet)

6. Has the applicant ever been a member of the Federal Home Loan Bank System? Yes No

If so, when? _____

Why did applicant withdraw from membership? (attach a separate sheet)

7. Is the bank operating under any form of formal enforcement action by any of its regulatory authorities? Yes No

If so, please attach a copy of the enforcement agreement, or a separate sheet with a brief explanation regarding the nature of the agreement, and how the bank is complying with the terms.

Name of Bank: _____

8. Is the bank a member of the Federal Reserve System? Yes No

9. What is the date of the bank's fiscal year-end? _____

10. Capital Requirement Information:

a. Does the bank meet all applicable regulatory capital requirements? Yes No

b.	Tier 1 Leverage	Total Risk-Based	Other	As of
Capital Required (%)	_____	_____	_____	_____
Actual (%)	_____	_____	_____	_____

Please describe the nature of any other applicable capital requirement(s) and the federal or state agency that imposes it.

11. What is the bank's current Community Reinvestment Act Performance Evaluation rating? _____

When was this rating assigned? _____

12. Merger Activity Information:

a. Has there been any merger or acquisition activity in the last two years of operation, beginning with the most recent quarter? Yes No

b. Are there any pending mergers that will take place in the next two quarters? Yes No
(If so, please attach a separate sheet briefly explaining.)

Name of Bank: _____

COMPUTATION OF FHLBANK CAPITAL STOCK REQUIREMENT

Pursuant to Section V of the FHLBank Indianapolis Capital Plan, each institution applying for membership must purchase and maintain FHLBank Indianapolis Class B capital stock in an amount equal to its membership stock requirement. The FHLBank Indianapolis Capital Plan defines the membership stock requirement as a percentage of the member's total assets subject to certain minimums and maximums. The initial membership stock requirement for your institution is as follows:

Date - Latest Quarter-End

CDFI, BANK, CREDIT UNION APPLICANT REQUIREMENT

TOTAL ASSETS \$ _____

0.10% OF TOTAL ASSETS ROUNDED TO NEXT HIGHEST \$100
(Line 2) \$ _____

MINIMUM REQUIREMENT \$ 7,500

MAXIMUM REQUIREMENT \$ 5,000,000

DOLLAR AMOUNT OF FHLB STOCK REQUIRED
(Enter Line 2 or Minimum/Maximum if Line 2 outside those bounds) \$ _____

Name of Bank: _____

APPLICATION FOR MEMBERSHIP AND PURCHASE OF STOCK IN FEDERAL HOME LOAN BANK

Date of Application

The undersigned applicant hereby applies for membership in the Federal Home Loan Bank of Indianapolis (FHLBank) and, if approved for membership, will purchase _____ shares of stock at the par value of \$100 each in the FHLBank, and agrees to make payment in the amount of \$ _____ as payment of said stock purchase within 60 calendar days of approval for FHLBank membership.

Applicant is of the opinion that it is eligible to become a member of the FHLBank and that it is authorized to purchase and hold capital stock in the FHLBank and to maintain deposits there. Applicant understands that this application must be considered, acted upon, and approved by the Federal Housing Finance Agency (FHFA) before becoming a member of the FHLBank.

In submitting this application, applicant understands and agrees that:

1. Applicant will be advised whether or not its application for membership is approved.
2. If admitted to membership, applicant will conform to all requirements of the Federal Home Loan Bank Act, as now or hereafter amended, and to the rules and regulations thereunder.
3. In applying for, and if applicant is admitted to membership, the FHFA and the FHLBank are authorized to receive any information, examination reports and other supervisory materials provided by the appropriate state or federal regulatory authority or officer exercising supervisory authority over applicant regarding applicant and its affairs.
4. Applicant will not represent itself to be a member of the FHLBank until applicant has received notice of approval of membership and has purchased its minimum stock requirement.

Name of Bank: _____



OFFICER CERTIFICATION ON CORPORATE, DIRECTOR, AND SENIOR OFFICER CONDUCT

I certify that I am the chairperson, managing officer, or other duly authorized officer of the above applicant and that it is authorized under the laws of the United States and of this State, and under its corporate charter, constitution and bylaws, and by board resolution to apply for membership in, buy stock, do business with, open accounts, maintain deposit(s) in, become a member of the Federal Home Loan Bank referred to, and pay the expenses incident to such application; and that the foregoing has been legally done and validly executed to accomplish such purposes.

Furthermore, at the present time, I certify that except as described in a separate document filed with this membership application:

Enforcement Actions

Neither the applicant nor any of its directors or senior officers is subject to, or operating under, any enforcement action instituted by its appropriate regulator.

Criminal, Civil or Administrative Proceedings

Neither the applicant nor any of its directors or senior officers has been the subject of any criminal, civil or administrative proceedings reflecting upon creditworthiness, business judgment or moral turpitude since the most recent regulatory examination report.

Criminal, Civil or Administrative Monetary Liabilities, Lawsuits or Judgments

There are no known potential criminal, civil or administrative monetary liabilities, material pending lawsuits or unsatisfied judgments against the applicant or any of its directors or senior officers since the most recent regulatory examination report that are significant to the applicant's operations.

Date: _____

Chairperson or Managing Officer

Name of Bank: _____

I certify that I am the duly elected, qualified, and acting secretary (or cashier) of the above mentioned applicant and that at a regular meeting of its board of directors/trustees or at a special meeting thereof called for that purpose, a quorum being present, a resolution was adopted, and recorded in the minutes as follows:

“BE IT RESOLVED that this bank applies for membership in the Federal Home Loan Bank of Indianapolis, that if approved for membership it will subscribe and pay for stock therein as provided in the Federal Home Loan Bank Act, as amended, and that it be fully authorized to do business with, and exercise all of the privileges of membership in said Federal Home Loan Bank as provided in said Act;”

“BE IT FURTHER RESOLVED that the managing officer and secretary (or cashier) be authorized and directed to execute an application as prescribed by the Federal Housing Finance Agency and any other papers and documents required in connection therewith, to pay all expenses, and to do all other things necessary or proper in connection with applying for, obtaining and retaining such membership privileges thereof as the said Agency may by regulations prescribe.”

I further certify that, pursuant to said resolution, the foregoing application for membership was duly executed and that any information and documents required by the Federal Housing Finance Agency are attached or accompany the same, that said information is correct and said documents are true and correct copies of what the same purport to be.

Secretary or Cashier

Name of Bank: _____

MORTGAGE LENDING QUESTIONNAIRE

1. Please place an (x) next to each type of long-term mortgage loan the bank originates (include loans originated that will subsequently be sold within the secondary market and those originated through subsidiaries):

Original Maturity	Fixed-Rate	Variable-Rate	Amortization Period
5-year balloon:	_____	_____	_____ Years
7-year balloon:	_____	_____	_____ Years
10-year balloon:	_____	_____	_____ Years
10-year	_____	_____	_____ Years
15-year	_____	_____	_____ Years
20-year	_____	_____	_____ Years
30-year	_____	_____	_____ Years
Maximum loan-to-value:	_____	% (Fixed-Rate)	
	_____	% (Variable-Rate)	

Other comments regarding home mortgage loan programs offered:

2. Is the bank an approved seller/servicer for: FHLMC? Yes No FNMA? Yes No

3. Does the bank offer mortgage loans on multi-family dwellings? Yes No

If so, please describe briefly the terms offered.

Name of Bank: _____

COMPUTATION OF RESIDENTIAL MORTGAGE LOAN REQUIREMENT CALCULATION

Date - Latest Quarter-End

Funded Residential Construction Loans

RC-C.1.a.

Subtract unfunded loans, nonresidential loans and land development loans. 1. \$ _____

1-4 Family Residential Mortgage Loans

RC-C.1.c.(1) + RC-C.1.c.(2)(a) + RC-C.1.c.(2)(b)

Subtract vacant lot loans and unfunded construction loans. 2. \$ _____

Multi-Family Residential Mortgage Loans

RC-C.1.d.

Subtract vacant lot loans and unfunded construction loans. 3. \$ _____

Consumer Loans

RC-C.6.c.

Include mobile home loans not secured by real estate, but subtract other consumer loans such as auto and educational loans. 4. \$ _____

Mortgage-Backed Securities

RC-B.4.a.(1) + RC-B.4.a.(2) + RC-B.4.a.(3) 5. \$ _____

Mortgage-Derivative Securities

RC-B.4.b.(1) + RC-B.4.b.(2) + RC-B.4.b.(3) 6. \$ _____

Total Mortgage-Related Assets

Sum of Lines 1 to 6 7. \$ _____

Total Assets

8. \$ _____

PERCENT OF MORTGAGE-RELATED ASSETS

Line 7 divided by Line 8 _____ %

Footnote: In general, an applicant's balance sheet must contain at least 10% of its assets in residential mortgage loans as defined in §1263.1 and §1263.10. Other types of loans not listed above that are residential in nature may also qualify for the 10% requirement and will be reviewed as requested. This requirement is not applicable to banks that are considered community financial institutions (CFIs).