NEWS RELEASE

FOR IMMEDIATE RELEASE
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Federal Home Loan Bank of Indianapolis opens Disaster Relief Program in response to Indiana state and federal disaster declarations

INDIANAPOLIS — Today the Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis or Bank) announced the opening of the Disaster Relief Program in response to state and federal disaster declarations following multiple severe weather events across Indiana earlier this year. FHLBank Indianapolis's Disaster Relief Program (Disaster Relief) assists with recovery efforts related to severe storms that occurred from March 30 to April 9 and from May 15-16, and flooding that occurred on June 30.

Disaster Relief is intended to help cover costs not otherwise paid for by insurance or state or federal relief. Program funds can assist with the cost of necessary severe weather-related repairs and rehabilitation for the primary residence of qualified homeowners in the impacted counties.

The program is administered through member financial institutions of FHLBank Indianapolis, and households must partner with a participating member institution to access program funds. Qualified homeowners may receive up to $10,000 per household to help fund covered repairs. Households must be at or below 100% of the local area median income as defined by HUD to qualify for the program.

Impacted area

Disaster Relief funds will be available to eligible residents of the following Indiana counties:

Bartholomew	Brown	Clark
Clay	Crawford	Dearborn
Decatur	Delaware	Elkhart
Floyd	Franklin	Gibson
Greene	Hamilton	Hancock
Harrison	Hendricks	Jefferson
Jennings	Lagrange	Lake
LaPorte	Lawrence	Madison

Marshall	Martin	Montgomery
Morgan	Orange	Owen
Perry	Porter	Posey
Shelby	Spencer	Steuben
Switzerland	Vanderburgh	Vigo
Warren	Warrick	Washington

Program dates and funding

A total of $276,000 will be made available on a first-come, first-served basis to participating member financial institutions beginning Oct. 15, 2025. Awarded households may receive up to $10,000 each to help fund covered repairs. The program will run through Dec. 31, 2025, or until funds are exhausted.

"Severe weather like what we saw in many parts of Indiana this spring and summer can devastate communities without notice," said MaryBeth Wott, SVP Community Investment and Strategic Planning Officer. "The Bank is proud to offer flexible tools like Disaster Relief that can quickly help our members and our communities in the recovery process."

Program design

FHLBank Indianapolis' Disaster Relief Program has been made available to member institutions on several occasions since its inception in 2013. The program was most recently opened in May of this year to assist residents of certain Northern Michigan counties following severe winter ice storms. This round saw significantly increased participation by member financial institutions following a program overhaul designed to streamline and simplify the process to get funding to households more quickly.

Member financial institutions of FHLBank Indianapolis serving the impacted areas must register to participate in the program. Program requirements and documents can be found on the Disaster Relief Program page at fhlbi.com.

For more information on other assistance programs offered through the Bank and its participating member financial institutions, see the Community Programs page on fhlbi.com.

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Federal Home Loan Bank of Indianapolis: Building Partnerships. Serving Communities
FHLBank Indianapolis is a regional bank in the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to provide access to low-cost funding for their member financial institutions, with particular attention paid to providing solutions that support

the housing and small business needs of members' customers. FHLBanks are privately capitalized and funded, and they receive no Congressional appropriations. One of 11 independent regional cooperative banks across the U.S., FHLBank Indianapolis is owned by its Indiana and Michigan financial institution members, including commercial banks, credit unions, insurance companies, savings institutions and community development financial institutions. For more information about FHLBank Indianapolis, visit www.fhlbi.com and follow the Bank on LinkedIn, and Instagram and X at @FHLBankIndy. (Please note that content the Bank shares on its website and social media is not incorporated by reference into any of its filings with the SEC unless, and only to the extent that a filing by the Bank with the SEC expressly provides to the contrary.)