

2026 Disaster Relief Program

MASTER AGREEMENT



2026 Disaster Relief Program Master Agreement

This Disaster Relief Master Agreement (“Agreement”) is made as of the _____ day of _____, 2026, by and between Federal Home Loan Bank of Indianapolis, a corporation organized and existing under the laws of the United States of America, having its principal place of business at 8250 Woodfield Crossing Boulevard, Indianapolis, Indiana 46240 (“Bank”) and _____, having its principal place of business at _____ (“Member”).

Recitals

WHEREAS, Bank has established the Disaster Relief Program (“**Program**”) for 2026 (“**Program Year**”) subject to the Disaster Relief Program Guide (“**Program Guide**”), which is intended to provide financial support for households impacted by natural disasters in the states of Michigan and Indiana, by making available direct cash subsidies (“**Subsidy**”) to the members of Bank through the Program; and

WHEREAS, the Member desires to participate in the Program and to apply for such Subsidy that may be available; and

WHEREAS the Bank and the Member desire to enter into this Agreement to govern all applications for Subsidy applied for hereunder;

NOW THEREFORE, intending to be legally bound, the Member and the Bank agree as follows:

- 1. Program Guide.** The Program is governed by the Program Guide. The Member agrees to comply with the Program Guide as may be in effect from time to time. To the extent any applicable Federal Housing Finance Agency (such agency and any successor agency, the “**Finance Agency**”) regulations are inconsistent with any term or provision of this Agreement, the regulations shall control and govern the conduct and obligations of the parties.
- 2. Program Certification.** The duly authorized officers of the Member hereby certify that the information contained in documentation provided or to be provided to the Bank on behalf of the Member is now and shall at the time of future submission be correct. The Subsidy or other assistance provided shall only be used for expenses permitted by the Program Guide.
- 3. Program Application.**
 - 3.1.** The Member may submit one or more applications for Subsidy on the terms

described below and pursuant to the terms and conditions of the Program Guide.

- 3.2. The Member, in its capacity as applicant (“Applicant”) for all qualifying households that are clients of the Member and which may be entitled to receive a Subsidy at the Member’s discretion, may request disbursements of Subsidy on behalf of such qualified households, by completing and submitting a request in the form provided by the Bank (“**Application**”) in accordance with the Bank’s procedures and policies for the completion of the Application in effect at the time of submission. If an Application is awarded a Subsidy, the Member agrees to pass on the full amount of the Subsidy to the qualified households.
- 3.3. The Member is responsible for the content, accuracy and completeness of each Application, and for obtaining all authorizations necessary to provide each Application (and all associated documents and information) to the Bank.
- 3.4. The Bank shall have no obligation to provide a Subsidy under this Agreement unless sufficient funds are available under the Program to fully disburse the amount requested and the Bank is satisfied as to compliance with the terms of the Program Guide at the time of funding.
- 3.5. The receipt or approval of this Agreement by the Bank shall in no way constitute a firm or binding commitment on the part of the Bank to provide the Subsidy. In consideration for the issuance of the Subsidy, the Member acknowledges that this Agreement is subject to the terms specified in the Program Guide and this Agreement.
4. **Agreement Requirements.** The Member may submit any number of Applications for the Program for each Program Year. The Member only needs to enter into this Agreement one time to participate in the Program Year.
5. **Term and Termination.** This Agreement shall remain in effect until terminated. The Agreement shall be terminated upon the earliest to occur of the following:
 - 5.1. If Member does not submit an Application, upon the published due date for Applications; or
 - 5.2. If Member submits one or more Applications but no such Applications are awarded a Subsidy (either directly or on an alternate or other basis), upon the Bank’s announcement of the awarded Subsidies.
6. **Monitoring, Reporting, and Review.** The Member shall report to the Bank information related to the Subsidy request from time to time (including but not limited to information relating to each qualifying household which has received a portion of the Subsidy distributed to the Member) as requested by the Bank. The Member shall provide any additional relevant reports or information as may be required by the Bank or the Finance Agency. The Member expressly authorizes the Bank to audit the Member’s Program files, including without limitation loan and income documentation, accounting record keeping, site inspections, and other eligibility documentation requested per the Bank’s discretion.
7. **Documentation.** The Member shall document the qualified use of Subsidy for each Application subsequently funded by the Bank. The Member shall collect and maintain documentation of eligibility, qualified use of subsidy and other related Program

requirements.

8. **Representations and Warranties.** Member represents and warrants to the Bank that:
 - 8.1. It is not in default under the Advances, Pledge and Security Agreement between the Bank and Member.
 - 8.2. It has full corporate power and authority and has received all corporate and governmental authorizations and approvals as may be required to enter into and perform its obligations under this Agreement and to receive any Subsidy that may be requested. The undersigned are fully authorized to sign this Agreement, and if accepted, agree to the terms and conditions contained herein.
 - 8.3. It shall maintain the terms of this Agreement and the Subsidy granted hereunder on its books and records.
 - 8.4. It is aware of the requirements set forth in the Program Guide and shall fully comply with all such requirements now in effect or as amended in the future.
 - 8.5. It is not subject to a regulatory enforcement action, receivership, conservatorship or other agreement whether pending, threatened or obtained by consent, by any state or federal regulatory agency where such action or agreement may materially affect its obligations hereunder.
 - 8.6. It consents to Bank's use of Member's name, logo and trademark in connection with Bank's regulatory reports and marketing materials.
9. **Reporting of Fraud, Crimes and Misconduct.** The Bank is committed to protecting its revenue, property, reputation and other assets. The Bank has an Anti-Fraud Policy (available through its public website at <http://www.fhlbi.com>) in place to support this commitment and to enhance its compliance efforts. Member agrees to report any instances of fraud, crimes or other misconduct involving the Bank, whether it occurs inside or outside of the Bank. Such reports should be made by emailing aml_officer@fhlbi.com.
10. **Funds Availability.** Member acknowledges that the Subsidy is subject to funds availability. Funding deferrals or funding denials are likely to occur, and the Bank shall not be liable for losses incurred for such delays, denials or Subsidy recaptures.
11. **Remedial Actions for Noncompliance.** The Member is liable for ensuring that the qualifying household recipients are each eligible for a relevant portion of the Subsidy. The Member is also responsible for repayment of misused Subsidy to the Bank if any materials Recipient provides to Bank with respect to the Subsidy are found to be fraudulent, or to contain material statements or omissions that are false or intentionally misleading, or the recipient is found to be ineligible after disbursement of the Subsidy. If the Member becomes responsible for repayment of a misused Subsidy, the Bank may in its unlimited discretion recapture all or any portion of the Subsidy or charge the Member's account or liquidate collateral to recapture the Subsidy without prior advance notice to Member.
12. **Indemnification.** The Member agrees to indemnify and hold Bank harmless for any and all losses, liabilities, damages, claims, costs and expenses, including, without limitation, attorneys' fees incurred or suffered by Bank for any breach of this Agreement by the Member or the willful misconduct or negligence of the Member in the performance of its

obligations or responsibilities under this Agreement or its reckless disregard of such obligations or responsibilities. The Bank's rights in this Section 12 shall survive the termination of this Agreement.

13. **Membership Termination.** In the event of membership termination, the Member or its legal successors and the Bank agree to abide by the terms of this Agreement.
14. **Miscellaneous.** This Agreement shall be governed by the statutory and common law of the United States and, to the extent federal law incorporates or defers to state law or is otherwise not applicable, to the laws (exclusive of the choice of law provisions) of the State of Indiana. In any action or proceeding brought by a party in order to enforce any right or remedy under this Agreement, the parties hereby consent to, and agree that they shall submit to, the jurisdiction of the United States District Court for the Southern District of Indiana, or if such action may not be brought in federal court, the jurisdiction of the courts of the State of Indiana, located in Marion County, Indiana. The Recitals set forth above are incorporated by reference into this Agreement. Member may not assign any rights, or delegate or subcontract any obligations, under this Agreement without the Bank's prior written consent. Section headings are not to be considered a part of this Agreement and are not intended to be a full and accurate description of the contents hereof.

[Remainder of page left blank intentionally.]

Member Certification

IN WITNESS WHEREOF, and intending to be legally bound hereby, the parties to this Agreement have caused this Agreement to be executed by their duly authorized representatives as of the date and year first above written.

*This Master Agreement must be signed by **two** officers currently listed on the Member's FHLBank Indianapolis "Certified Resolutions for Advances." Inquire at housing@fhlbi.com if unsure of those listed on the "Certified Resolution for Advances" prior to executing and submitting to FHLBank Indianapolis.*

MEMBER FINANCIAL INSTITUTION

Electronic signatures are accepted and encouraged

Member Institution Name

Signed

Printed Name

Title

Date

Signed

Printed Name

Title

Date

FEDERAL HOME LOAN BANK OF INDIANAPOLIS: **Executed upon receipt**

Signed

Printed Name

Title

Date

Signed

Printed Name

Title

Date

Please email the fully completed and executed Master Agreement to: housing@fhlbi.com. Master Agreement and Application may be submitted concurrently.