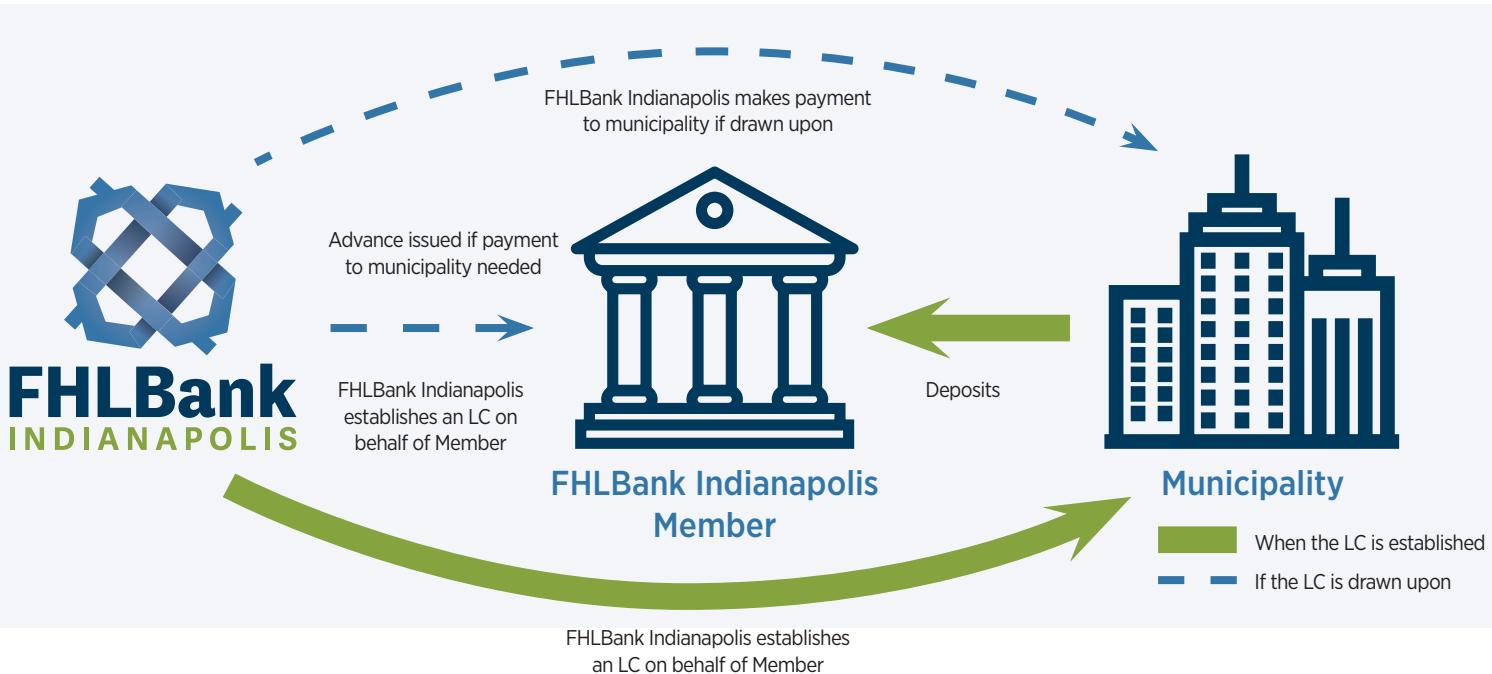


PUBLIC UNIT DEPOSITS (PUD)

Letters of Credit Benefits and Features

FHLBank Indianapolis Letters of Credit (LCs) give our members access to a Aa1/AA+ rated bank to satisfy public unit deposit requirements while offering flexibility for your collateral.



Benefits

- Simple and efficient application, quick execution.
- Eligible in most states and municipalities (not just Indiana and Michigan)
- Provides flexibility for your pledged collateral, which can improve earnings
- Reduces the administrative burden of posting collateral for municipal deposits

Public Unit Deposits	
Terms	Up to 1 Year
Annual Fee	12 bps (\$250 minimum)
Additional Fees	\$50 draw fee, if applicable
Capital Stock Requirement	0.10% of the LC's balance
Collateral Requirement	Standard collateral requirements apply; including loans

LEARN MORE

Contact your account manager, or call our Advances Desk at 800-442-2568