

2019

CORPORATE SOCIAL RESPONSIBILITY REPORT

BUILDING PARTNERSHIPS.
SERVING COMMUNITIES.





BUILDING PARTNERSHIPS. SERVING COMMUNITIES.

In 2019 the bank prioritized its culture. We recognize our current strengths and the good work we do in our district, as well as synthesized what we are working to achieve as we move forward. This year we launched our Guiding Principles, and this has brought our conversation on culture to the forefront.

By investing in our culture, we are strengthening our partnerships with our employees as well as the members we serve. I am proud to illustrate in the pages of our second annual Corporate Social Responsibility Report the ways we have grown our impact.

Inside the pages of this report, you will see the good we are doing, for our non-profit partners, for our employees, and communities across our district. We are committed to going above and beyond to build partnerships and strengthen communities.

Sincerely,

Cindy Konich
President and CEO
FHLBank Indianapolis

ABOUT US

The Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) is a regional wholesale bank that has been meeting the liquidity needs of member financial institutions throughout Indiana and Michigan since 1932. We are one of 11 regional banks that form the Federal Home Loan Bank System. All FHLBanks are government-sponsored enterprises created by Congress in order to ensure access to low-cost funding for their members. FHLBank Indianapolis is owned by its approximately 350 Indiana and Michigan financial institution members.

MISSION

Our core mission of FHLBank Indianapolis is to provide a reliable source of liquidity to member banks, credit unions, community development financial institutions, and insurance companies to support housing finance, asset-liability management, and community lending. We also help communities and families through grants and low-cost loans to our members that help support affordable housing and economic development initiatives.

VISION

Our vision is to be the most respected, most trusted, and most relied-upon partner for our members and the communities they serve.

OUR VALUES

Members First, Community Driven, Trust and Integrity, Service Excellence, Specialized Solutions

GUIDING PRINCIPLES



FOSTER
COLLABORATION



DRIVE
TRANSPARENCY



EXEMPLIFY
TRUST



CHAMPION
INCLUSION



EMPOWER TO
DELIVER RESULTS

SERVING COMMUNITIES



FHLBank Indianapolis offers many opportunities for our employees to engage with the local community through volunteer efforts.

In 2019



Our employees donated over **over 240** bank-paid hours to serving our community



Over \$150,000 raised to support charitable organizations in our district



over 11,500 items donated



We supported **more than 20** non-profits throughout our district



“ We’re so lucky that the bank encourages volunteerism and provides a wide variety of opportunities to help others both out in the community and here on site.”

—Jenna Slesinski, Internal Communications Lead

2019 MLK JR. AWARD

The Martin Luther King Jr. Citizenship Award recognizes the time and energy one particular FHLBank Indianapolis employee invests back into their community. In 2019, the recipient was Jenna Slesinski, Internal Communications Lead.

The recognition is accompanied with a donation of \$1,500 to a non-profit of the recipient’s choice. Slesinski chose the Indianapolis-based giving circle, Giving+Sum, which provides both a grant as well as volunteer time to an annually chosen grant partner.



MEALS ON WHEELS

Meals on Wheels of Central Indiana works to end hunger and malnutrition for senior, disabled, and chronically ill neighbors in the community. Last year a group of employees began delivering meals to residents near the bank on two routes twice monthly. One hot and one cold meal is delivered to each resident on the list providing almost 30 meals to those in need per month.

20 to 28 meals

delivered per month to individuals near the bank; also \$1,000 in annual fund raiser



WHEELER MISSION

Wheeler Mission is a central Indiana social services organization benefitting individuals experiencing homelessness by providing food, shelter, and recovery programs. In 2019 FHLBank Indianapolis employees volunteered and served lunch monthly at the Wheeler Men’s Shelter and the Wheeler Mission Center for Women and Children. In addition, a new campaign asked employees to donate travel-sized toiletries to create hygiene kits for individuals at both Missions. Over 1,000 toiletry items were donated over the course of 2019.



Over 1,000

toiletry items donated for hygiene kits

“ Generous contributions from bank employees have assisted organizations to continue supportive service programs as well as provide safe and affordable housing to the most vulnerable populations in Indiana and Michigan.”

—Devin Day, AHP Senior Compliance Analyst

JEANS WEEKS

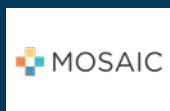
One of the most popular donation activities for FHLBank Indianapolis employees is our monthly jeans week. Employees make a minimum donation of \$10 to wear jeans for a week, and those donations go to support non-profits in Michigan and Indiana. Since the majority of our volunteer time is focused on the Indianapolis area, the majority of our jeans week funds benefit community partners in Michigan.

BANK EMPLOYEES RAISED OVER \$16,000 FOR OUR FOUR COMMUNITY PARTNERS.



\$4,390

Safe Haven of Grand Rapids, MI



\$4,119

Mosaic Terre Haute, IN



\$4,025.10

Avalon Housing of Ann Arbor, MI



\$4,534

Community Housing Network of Pontiac, MI

At the end of the year FHLBank Indianapolis provided an

additional \$800

to each of the four groups above.

“ So often kids are told, ‘You can’t do that. Junior Achievement programs allow volunteers to give students the freedom to think outside the box and let their imaginations guide them in learning something new.’ ”

—Holly Garrett,
Cash Management Representative



JUNIOR ACHIEVEMENT

Junior Achievement of Central Indiana seeks to educate and inspire youth to take an active interest in their future adult lives and career paths. FHLBank Indianapolis employees volunteer their time with Junior Achievement as classroom instructors teaching financial literacy, at BizTown helping fifth and sixth graders run a simulated town, and leading different career clusters at JobSpark to show middle school students a variety of career options.

11 employees volunteered for in-class instruction

5 volunteers for Biztown

6 employees for JobSpark



IPS #106 ROBERT FROST

Bank staff volunteer at Robert Frost as classroom instructors through Junior Achievement. At the start of the school year, the bank also provides a school supply drive called Stuff the Bus. 2019’s Stuff the Bus generated more than \$1,400-worth of supplies for students in 2019. The bank also provided popsicles for students at the ‘Back to School’ night.

“ Hosting on-site events provides employees the ability to stop by for as little or as long as their schedule allows.”

—Renita Skinner, Project Manager



LOVE YOUR COMMUNITY

Love Your Community is an employee-lead initiative to encourage staff to use their eight paid hours of volunteer time by providing on-site volunteer opportunities. In 2019, Love Your Community provided five on-site volunteer opportunities.

BIKE BUILD

45 bicycles were built by staff in May 2019. The bicycles were given to the children of the Villages and children who are part of the Near Eastside Area Renewal (NEAR) just in time for summer.

45 bikes and helmets

to children in need, plus \$1,000 to support an additional 10 bikes



ENCOURAGEMENT LETTERS

Bank staff wrote encouragement letters for students of Robert Frost Elementary School during their standardized testing.

179 cards and snack packs

sent to students for standardized testing



VETERAN'S CANDY RECYCLE

Over 115 pounds of unopened Halloween candy was donated by bank staff. Those bags of candy were turned into treat bags for veterans. The bags were donated to HVAF, an Indianapolis non-profit that helps homeless and at-risk veterans return to self-sufficiency.

116 pounds of candy

converted to 88 treat bags with encouraging notes for Veterans



UNITED WAY HOUSING KITS

During the United Way Auction, staff were asked to build a transitional housing kit. These kits contained sponges, kitchen towels, soap, and other items to help women and families transition back to private housing. The transitional housing kits were donated to two Indianapolis-based non-profits helping women and children escape domestic violence Coburn Place, and the Julian Center.

260 transitional housing kits built



MILLION MEAL MOVEMENT

50 employees created nutrient-dense meals for Indiana food banks in one afternoon.

6,000 nutrient-dense meals

packed by 50 employees





UNITED WAY SILENT AUCTION

The United Way Auction is the bank's largest charitable fundraiser of the year. Employees raise funds for the United Way of Central Indiana via a silent auction, raffle, and payroll deduction, all funds are matched by the bank. Through the 2019 event, FHLBank Indianapolis and its employees raised a landmark \$108,740.80.

This year's event also added a service component where staff were asked to help complete a transitional housing kit as they entered the auction.

The United Way of Central Indiana fights for the education, financial stability, health, and basic needs of everyone in our community.

\$108,750.80 donated

by employees and matched by the bank



THE VILLAGES

The Villages is a non-profit organization that provides support and services to children affected by abuse, neglect, or other harmful circumstances. Through their foster, adoption, and community services, the Villages help strengthen families throughout Indiana.



ANGEL TREE

Our annual Angel Tree provides a wish list for staff to buy gifts for families at the Villages during the holiday season. In 2019 the Angel Tree provided over 200 holiday gifts to five families in need. Among the gifts were bikes, skateboards, and toys in addition to essentials like clothes, shoes, and coats. Each family also received a \$100 grocery gift card.

**over 200
holiday gifts**

donated to five families in need, plus \$100 grocery gift cards to each family

BIKE BUILD

Over 20 of the bicycles built during the Spring Bike Build went to children at the Villages.



“The opportunity to volunteer alongside co-workers in a community beyond where we work and live was a unique and meaningful experience.”

—Josh Cuvelier,
Strategic Initiatives and Innovation Partner



KOKOMO MISSION EVENT

As a way to expand our volunteer impact, ten bank employees volunteered in Kokomo, Indiana, in December of 2019 for the Kokomo Rescue Mission's Red Ribbon Outreach. The event provides toys, gifts, food, and toiletries for individuals and families throughout the six-county area served by the Mission. Bank employees organized boxes to be delivered to recipients.

After the volunteer work, employees toured the Kokomo Rescue Mission to see their impact firsthand. Employee Teresa Butler donated ten handmade afghans to the Mission.

More than 11,000 toys

given to over 550 families in this year's Red Ribbon Christmas event



FINANCIAL LITERACY

Financial Literacy for students throughout our district is a continued volunteer focus. For the past few years, the bank has partnered with the Indiana Council for Economic Education (ICEE) to support their programming of helping Indiana teachers better teach economics and financial literacy.

This year, bank employees volunteered as judges for the 2019 Money Smart Week Essay Contest and the ICEE Stock Market Challenge. The C.A.R.E. Committee also sponsored the ICEE Economic Challenge and the Golf FORE Literacy Fundraising events.

In addition to its support of ICEE, the bank donated \$1,000 each to Indianapolis Neighborhood Housing Partnership in Indianapolis, Indiana, and the Inner City Christian Federation in Grand Rapids, Michigan, to support their financial literacy programs.

\$7,000

to ICEE to support their work in economic education and financial literacy programming

\$5000

to sponsor ICEE's 2019 Economic Challenge



SUPPORTING EMPLOYEES



In addition to charitable activity at work, our employees spend time developing great teams to celebrate successes, build camaraderie, and explore interests and activities.

In 2019



Over \$600,000 invested in employee training, development, and tuition reimbursement



\$20,000 on employee health and wellness programming



The bank launched its **1st Employee Resource Group**

“ It’s nice to collaborate with the group to find new and interesting ways to keep people active and provide learning opportunities around health and wellness.”

—Patrick Crowell, Lending Officer

LIVE WELL

The Live Well Team is an employee-led group that provides a variety of health and wellness opportunities to everyone at the bank.



CHALLENGE YOURSELF

To encourage employees to form healthy habits, two health challenges were conducted in 2019. A steps challenge to encourage employees to stay active, and a water challenge to inspire employees to stay hydrated. Participants were entered into drawings for prizes.

HEALTHY TREATS

In addition to the free fresh fruit provided in each Oasis for employees, the Live Well team also provided a variety of treats throughout the year, including Kind Bars, Smoothies, wildflower seed packets, and Nicey Treat Popsicles.



MOVE MORE

Three exercise classes were offered in 2019, a four-week stability ball class, a four-week resistance band class, and a one-time yoga class. Participants kept their balls, bands, and yoga mats after the class.

The Live Well team invested in a new bike desk to offer an additional option to the two tread desks available to employees.



NOURISH YOUR BODY AND MIND

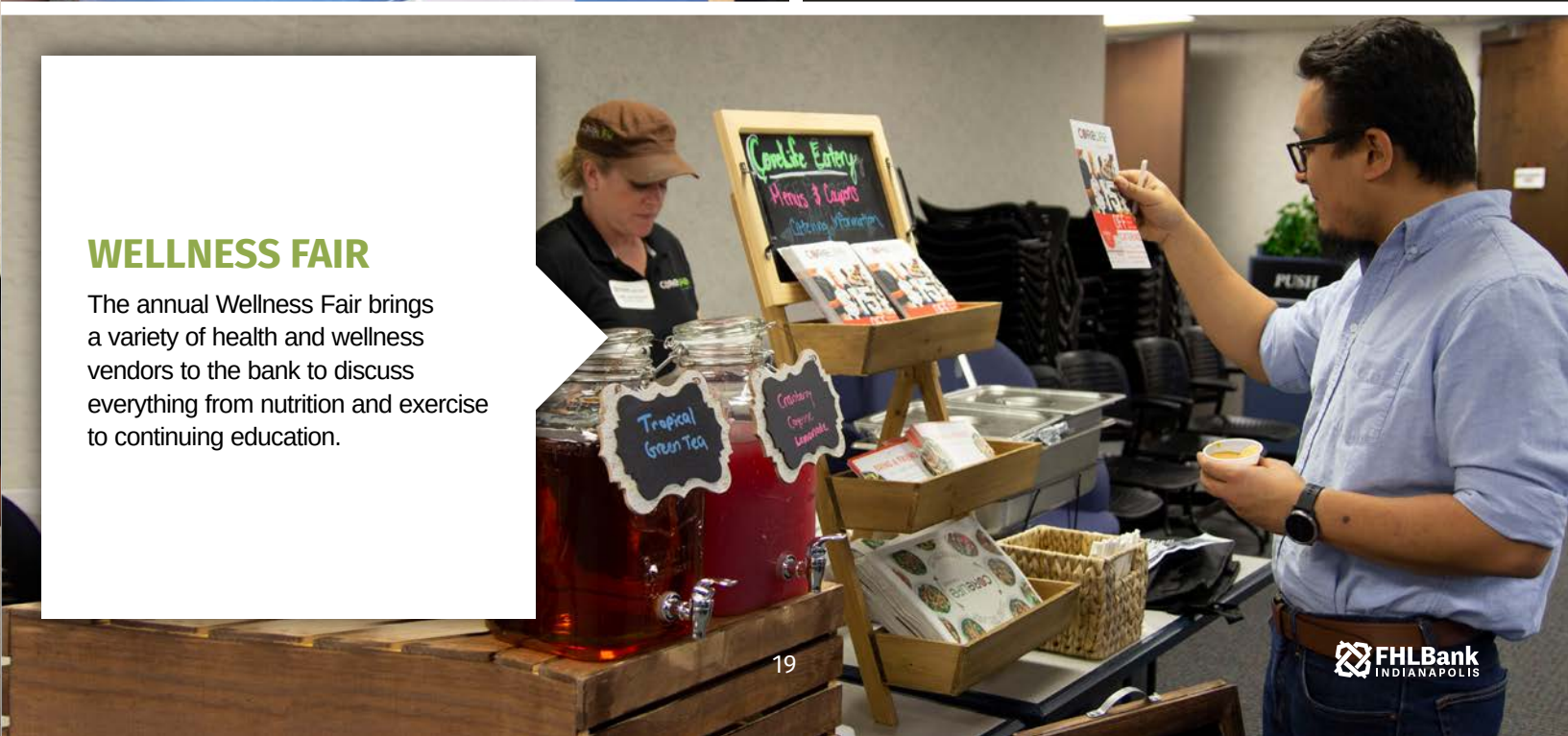
Chef Kat returned to the bank for a Lunch and Learn on healthy meal prep.

A snack and learn on the topic of improving mental cognition called ‘Train your Brain’ was also offered to employees.



WELLNESS FAIR

The annual Wellness Fair brings a variety of health and wellness vendors to the bank to discuss everything from nutrition and exercise to continuing education.





GIVING BACK

- 8 Hours paid to volunteer in the community
- Unlimited volunteer time for Junior Achievement and IPS School #106



ADDITIONAL PERKS

- Dress for your Day dress code
- Employee Referral Award Program
- A variety of employee events throughout the year
- Summer hours

“ I love that we offer unique benefits like our Student Loan Repayment Assistance and paid volunteer time, in addition to great insurance and compensation.”

—Rae Ann Wilson, HR Operations Generalist

EMPLOYEE BENEFITS

FHLBank Indianapolis employees are compensated with a robust suite of benefits to ensure we attract and retain the best talent possible.



COMPENSATION

- Competitive salary
- 401k Employer Match up to 6% (100% vested immediately)
- 4% non-elective contribution to 401k (vesting schedule applies)*
- Employee Wellness Program with medical insurance premium credits
- Annual Incentive Plan



INSURANCE COVERAGE

- Competitive health, vision, and dental insurance
- EAP access
- Financial Protection through company-paid employee life and disability insurance
- HSA with employer contribution
- Dependent Care FSA



EDUCATION

- Education reimbursement
- Student loan repayment assistance
- Employee training and development opportunities



DAYS OFF

- 10 Paid holidays annually
- Floating birthday holiday for each employee
- Minimum 15 PTO days per year





GUIDING PRINCIPLES

In 2019, FHLBank Indianapolis launched its Guiding Principles which speak to how we act and interact as employees. Employees across the organization had a hand in their creation.

Our Guiding Principles are

- Foster Collaboration
- Drive Transparency
- Exemplify Trust
- Champion Inclusion
- Empower to Deliver Results

The Guiding Principles are sparking change in ways big and small and will continue to help drive our culture in the coming years. The bank established the GEM Awards to recognize employees who model the Guiding Principles. The bank also invited employees to spend time with speaker AmyK Hutchens to discuss how to incorporate the Guiding Principles in their daily work.



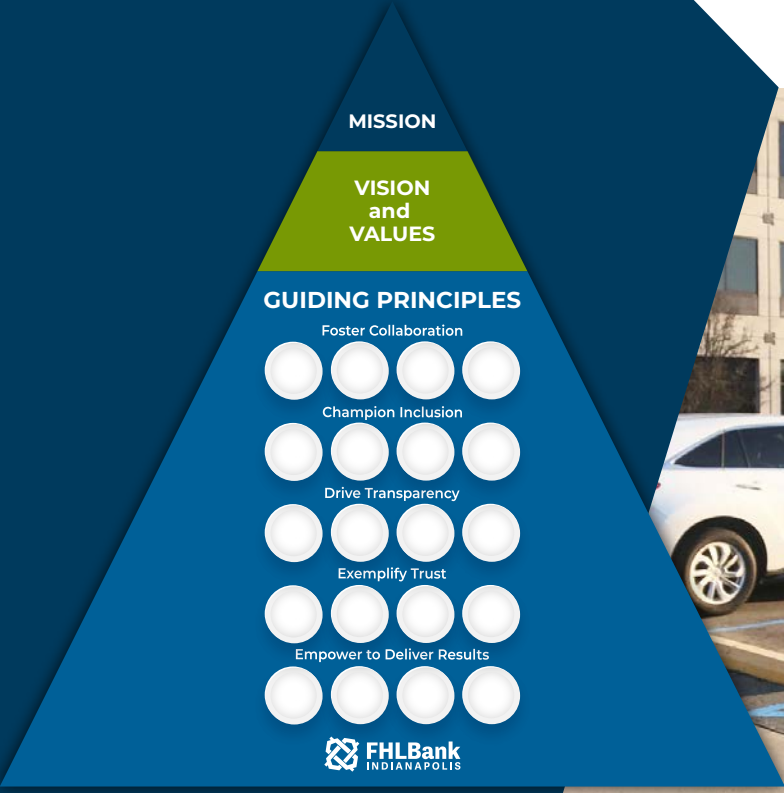
WOMEN'S ERG

In 2019 the bank launched its first Employee Resource Group (ERG) focused on women. The Women's ERG and all future ERGs are open to all employees and centered around shared identities.

In its inaugural year, the Women's ERG provided multiple ways for its members to connect with their peers, as well as with its executive sponsor, President and CEO Cindy Konich. Programming for 2019 included one-on-one meetings and small group discussions with our CEO, attendance opportunities at a variety of women-focused conferences, social lunches, and member-wide meetings.

“The Women’s ERG provides opportunities for personal and professional growth by building relationships, supporting professional development, and providing networking opportunities for participants.”

—Janet Feczko, Senior Director of Business Technology Solutions and Women’s ERG Chair



THE COMMUNITY DIVIDEND

In addition to charitable activity at work, our employees spend time developing great teams to celebrate successes, build camaraderie, and explore interests and activities.



\$15.2 million
in AHP grants to
35 affordable
housing projects



Over \$8 million
given in
Homeownership
Initiative Programs



over \$350,000
in grants to
17 small
businesses in
Indiana and
Michigan

“ Our grants help families and individuals take the next step up in their life.”

—Mark Stermer,
Community Investment Systems
Analyst II

AFFORDABLE HOUSING PROGRAM

The goal of the FHLBank Indianapolis Affordable Housing Program (AHP) is to acquire, develop, and/or rehabilitate affordable single- and multi-family (rental) properties for families with incomes lower than 80 percent of the area median income.

In 2019, FHLBank Indianapolis awarded \$15.2 million in AHP grants to 35 affordable housing projects throughout Indiana, Illinois, Michigan, Ohio, and Wisconsin.

HOMEOWNERSHIP INITIATIVES

Each year, FHLBank Indianapolis awards HOP, NIP, and AMP grants to our members to help their customers achieve homeownership goals. These programs support and assist low- to moderate-income families in Indiana and Michigan.

Homeownership Opportunities Program (HOP) helps first-time homebuyers with down payment assistance. In 2019, FHLBank Indianapolis awarded \$2.6M in HOP grants to 338 households.

Neighborhood Impact Program (NIP) assists income-eligible homeowners with home repairs. In 2019, FHLBank Indianapolis awarded \$4.6M in NIP grants to 661 households.

Accessibility Modifications Program (AMP) aids seniors and households with disabled family members with home modifications that will allow them to remain in their current homes. In 2019, FHLBank Indianapolis awarded \$1.2M in AMP grants to 113 households.

ELEVATE

Elevate is a small business grant program that assists the growth and development of small businesses, their workforce, and the communities where they are located. Customers of member financial institutions may use the grant money, up to \$25,000 for capital expenditures, workforce training, or a variety of other small business needs.

The Elevate program entered its second year in 2019 and awarded \$380,000 in grants to 17 Indiana and Michigan small businesses.



See the full impact of our Community Investment in the annual AHAC Report.



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