

CREDIT PRODUCTS

ADVANCE	TERM	BENEFIT	PREPAYMENT TERMS
Variable Rate	1-180 days	Short-term market-rate funding, prepayable at any time	Prepayable anytime
Fixed-Rate Bullet	Up to 10 years ¹	Offers the security of a fixed rate to protect earnings in a rising-rate environment	Subject to prepayment fees ²
Mortgage or Amortizing	3-12 years up to 20 years amortization ³	Match the principle payment schedule to your anticipated cashflow	Prepayment beyond scheduled principal subject to prepayment fees ⁴
Symmetrical Fixed-Rate Bullet Advance	1-10 years	Fixed-rate funding where the member will have an opportunity to realize a gain from a rise in interest rates if the advance is prepaid	Early termination allows for possibility of prepayment credit, based on the mark-to-market value of the advance (less a termination fee)
Forward-Starting Fixed-Rate Bullet	2-5 years	Forward settlement up to one year, or longer in some cases	Subject to prepayment fees ²
Adjustable Rate	Up to 10 years ¹	Tie your advance rate to one of a variety of indices (SOFR, COF, Prime, CMT, Fed Funds)	Ability to repay on reset date ²
Callable	1-10 years	Protection against prepayment risk in a falling-rate environment	Allows member to prepay on predetermined call dates ²
Putable	2-10 years	A lower fixed rate, but the advance may be "put" back to you after the lockout period if rates rise	Subject to prepayment fees unless FHLBank Indianapolis exercises put ²

1. Terms up to 30 years may be available subject to market conditions. Standard terms up to 20 years for Community Investment Program advances.

2. See FHLBank Indianapolis credit manual for prepayment terms.

3. For CIP Amortizing Advances, up to 20-year term with 30-year amortization.

4. Additional prepayment optionality available for the annual payment schedule.

OTHER CREDIT PRODUCTS	TERM	BENEFIT	FEES
OD Line of Credit	1 year ³	Offers immediate short-term funds deposited to CMS account to cover overdrafts, as well as to fund short-term cash needs without initiating a new advance	Commitment fee of two basis points with a maximum credit amount of \$5 million or less. Fees for LOC in excess of \$5 million up to 10 basis points.
Letter of Credit	Up to 20 years ¹	Letters of Credit offer irrevocable performance bonds. Should the letter be drawn upon, FHLBank Indianapolis will issue an advance under the agreed upon program	Up to 20 basis points for CIP or 37.5 basis points for non-CIP ² 12 basis points for Public Unit Deposits

1. Depending on purpose.

2. Additional fees may apply. See Credit Manual for details.

3. The overdraft line of credit will be automatically extended for an additional year unless the member notifies FHLBank Indianapolis of its desire to terminate.

Please Contact Credit Services at **800.442.2568** for assistance.

