



July 11, 2024

Federal Housing Finance Agency
Division of Bank Regulation
400 7th Street, SW
Washington, DC 20219

Re: RFI of 5/16/2024

I am writing to express my concerns with changes that may occur as a result of items in the RFI, specifically those dealing with mission change and the potential to disrupt the liquidity potential of the FHLB system.

We are a small community bank and rely on the FHLB for our current use of liquidity as well as a reliable long-term source of liquidity. Any disruption to our liquidity resources would greatly harm our ability to lend and adversely impact access to credit for our consumer and small business customers.

The mission of the FHLB System was established by Congress and is outlined clearly in the Federal Home Loan Bank Act. Therefore, any changes to the mission should be directed by Congress.

The Federal Home Loan Bank System has served as a reliable and critical source of funding for our bank. The system works well and has proven so over the years. Please do not harm us community banks as you consider changes to the mission.

Sincerely,

Kenton Meier, CFO