



October 17, 2022

Federal Housing Agency
400 7th ST, SW
Washington DC 20024

RE: First Community Bank of the Heartland, Inc (FCB)
KY State Chartered Bank, \$392.3mm Assets, Clinton KY
Member since December 1991

To Whom It May Concern:

As part of your review of the FHLB system, I would like to submit the following comments about our long standing relationship with the Cincinnati FHLB Bank. Over the past thirty plus years we have found the Cincinnati branch to be very responsive in working with us to assist FCB in meeting the credit needs of our service area. Over the years our market has expanded greatly, from one office in Clinton KY to now ten locations serving western Kentucky and north-west Tennessee.

During this time we have had the opportunity to utilize a wide array of lending programs offered by Cincinnati and have always appreciated their familiarity with our market area and also their expertise on how we can utilize their funding and lending products to best serve our rural market area. Specifically, we have greatly ramped up our mortgage lending programs over the past few years by participating in the Mortgage Purchase Program, thus allowing FCB to deliver a fixed rate product with local servicing to our customers. The local servicing aspect of this program cannot be over-stated as the bank and our customers have found this to be a superior service to offer. This local servicing is also important for our relationship with Cincinnati as the closer you can bring the relationship to home, the better for all concerned.

We have and will continue to utilize other Cincinnati lending programs to assist FCB in managing bank liquidity, interest rate risk and overall loan funding. Whether it be a cash management advance or a term borrowing, they all serve their purpose in helping us fund the credit needs of our part of rural America and we whole-heartedly support Cincinnati and the FHLB system in its present form.

Thank you for the opportunity to offer these comments.

Sincerely,

Bruce Kimbell

Bruce Kimbell
President