



October 17, 2022

Re: FHFA Comments on FHLBank

To whom it may concern,

First National Bank & Trust is writing this letter to share with you our experiences working with FHLBank. Please see bullet pointed list below:

- Our institution became a member to be able to provide additional products and services to our end customers. Their set of products and services at FHLBank are second to none. They work with their customers (us) to come up with new and exciting products and services that are cost effective and with the end consumer in mind.
- We currently participate with FHLBank in the following products
 - Advances
 - MPP Program
 - Community Investment Grants
- With the above products above, we use them to service our local rural community in many ways. For instance, we just were awarded a Elevate Grant to help a company in Marquette, MI expand. Those type of community impacts are unmeasurable.
- Being a part of the MPP program has allowed us to offer alternatives to our customers to maintain the best pricing and availability for our area.
- If we were to lose a partner like FHLBank as a partner, it would have grave repercussions in our industry and our area. They are a key partner of ours and we look to continue this relationship in the future.

Thank you for your ability to make comments on behalf of FHLBank. If you should have any questions, please let me know.

Sincerely

Russell C Kassin

Russell C Kassin
President & CLO
rkassin@fnbimk.com
906-776-2975

877-803-1814 • www.fnbimk.com



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