Federal Housing Finance Agency

400 7th Street, SW

Washington, DC 20024

Via email: <https://www.fhfa.gov/AboutUs/Contact/Pages/Request-for-Information-Form.aspx>

October 18, 2022

RE: FHLBank System at 100: Focusing on the Future

Knoxville TVA Employees Credit Union is a state-chartered Credit Union located in Knoxville, TN with assets of $3.6 billion and over 250,000 members. The Credit Union has served these members since 1934 and believes in the philosophy of “people helping people”.

The FHLB of Cincinnati has been helping us service our membership for over 20 years. FHLB of Cincinnati has provided support in liquidity management and interest rate management allowing us to take in more members and be a more vital part of the communities we serve. These programs allow us to offer lower rates on mortgage loans. Without these programs, we would not be able to fully serve our members in offering all of the products. We also over the years have received an incredibly competitive return on the stock investment for membership. Their educational programs and industry speakers have been immensely helpful in many decisions made to help the Credit Union succeed in helping current and additional members over the years.

In conclusion, the FHLB of Cincinnati has been and I hope will continue to be a very vital partner of the future of the Credit Union and its members.

Thank you for the opportunity to comment.

Shannon K. York

Senior Vice-President and Chief Financial Officer

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