First Fidelity Bank has been a FHLB Topeka member for the last 30 years. The Bank has utilized the FHLB for many programs over the years. The FHLB is critical to the success of our community financial institution. They have provided us with great access to funding which has been critical over the years during both good and bad times. The secured lending feature allows us to borrow against our pledged real estate related assets. This funding source was there when other credit lines were pulled by the financial markets back during the last real estate crisis. Without their assistance our customers might not have had access to the critical funding they needed. They help us insure that our liquidity stays strong. They help us meet the needs of our clients in both good times and bad. Bottom line they are there when we need them no matter what. We know we can count on them!