

October 21, 2022

Federal Housing Finance Agency
400 7th Street, SW
Washington, DC 20024



Federal Housing Finance Agency:

I began my career in banking in 1985 at First Community Federal Savings and Loan, a small thrift in Winfield, Kansas. Currently I am the EVP/CFO for Fidelity Bank, a \$2.9 billion dollar family-owned institution headquartered in Wichita, Kansas. During my 37 years of experience and interaction with FHLBank Topeka, I've seen firsthand the impact it has and have gained a deep appreciation for the value it provides its members and the communities we serve.

Fidelity is an active user of FHLBank Topeka's Safekeeping and Collateral Services, as well as Wire Transfers. We are also a significant user of the FHLB Advances, and take advantage of both Letters of Credit and Deposit Account products. Currently, we are FHLBank Topeka's number one participant in the Mortgage Partnership Finance Program. Our participation in the Affordable Housing Program and the Homeownership Set-Aside Program have been instrumental in ensuring homeowners have funding to make critical updates to their homes, as well as providing the assistance for first-time home buyers who otherwise may not have the ability to realize their American dream. The ability to pledge loans as collateral gives us unprecedented access to liquidity which assists in managing the bank in a safe and sound manner.

From the beginning of Fidelity's fourth generation family-owned bank, the concept of mutually beneficial relationships has extended far beyond finances. It has influenced how we treat others in the communities we serve. Altruism has become second nature to our employees, yielding a culture of compassion and civic engagement which directly aligns with FHLBank Topeka's mission. This year, Fidelity was honored with the Community Leader Award in recognition of our outstanding community leadership and strong financial performance. A tribute video is available on FHLBank Topeka's website.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Kelly R. Bauer".

Kelly R. Bauer
EVP/CFO
Fidelity Bank, NA
100 E. English
Wichita, KS 6720