



October 24, 2022

The Honorable Sandra Thompson
Director Federal Housing Finance Agency
Constitution Center
400 7th Street, SW
Washington, D.C. 20219

RE: FHFA Review of the Federal Home Loan Bank System

Dear Director Thompson:

Speaking on behalf of American Pride Bank, we have utilized funding from the Federal Home Loan Bank of Atlanta in many circumstances to meet our liquidity needs, and historically have had some funding on our books from them at all times since inception of our bank in 2007. American Pride Bank has found that the Federal Home Loan Bank of Atlanta offers a myriad of funding options to help us manage our balance sheet and fulfill liquidity needs, as well as provides very responsive consultation when needed on these options. Overall, the Federal Home Loan Bank of Atlanta is a great partner, which we can count on when we have funding needs to help supplement our core funding.

Please let me know if I can provide additional feedback or if you have any questions.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Hall', written over a faint, illegible background.

John F. Hall
President and CEO