From: Robert Rutkowski < r_e_rutkowski@att.net>

Sent: Friday, November 4, 2022 9:18 AM

To: !FHFA Web Master
Cc: Keith Abouchar

Subject: [EXT] FHLBank System at 100: Focusing on the Future

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

Phone: 202-649-3800 Fax: 202-649-1071

FHFAwebmaster@FHFA.gov

Re: FHLBank System at 100: Focusing on the Future

Dear Director:

AFREF sent comments calling on the Federal Home Loan Banks to substantially increase funding for the Affordable Housing Program, and enact executive compensation reform if the banking system is going to continue to benefit from significant public subsidies.

Comments:

https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fourfinancialsecurity.org%2Fwp-content%2Fuploads%2F2022%2F11%2F10.31.22-housing-FHLB-

comment.pdf& data=05%7C01%7CV an essa. Loggins%40fh fa.gov%7C2b0f96c6aa5c4c6030f908dabe674a45%7C0aebef204ba040eb93d637c168a45667%7C0%7C0%7C638031648088272580%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTil6lk1haWwiLCJXVCI6Mn0%3D%7C1000%7C%7C%7C& sdata=xm0AvEut%2FqSdVkX1v5%2FTXTXI3OaRVlpM%2FUA8wY6hJVQ%3D& reserved=0

Take time to review these comments and give them the weight they deserve.

Yours sincerely, Robert E. Rutkowski

cc:

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