

# Alliance Bank

*More than our name, it's how we do banking.*

October 31, 2022

The Honorable Sandra Thompson  
Director  
Federal Housing Finance Agency  
Construction Center  
400 7<sup>th</sup> SW  
Washington DC, 20219

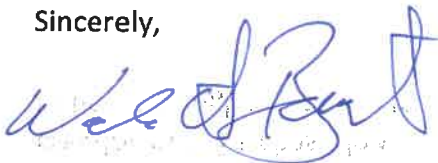
Dear Director Thompson:

My community bank is \$325MM in total assets and serves southeast Missouri. Our commitment to the small businesses, families and less fortunate members of my community is reflected in our lending strategies and longtime success as a leader in this community. We continuously adapt to the ever-changing needs of our community and rely heavily on the partnerships we make with strong organizations that share a similar commitment to our community and industry. The Federal Home Loan Bank of Des Moines is one of those great partners that provides us safety and solutions that help us meet the needs of our community. Since the Federal Home Loan Bank's creation in 1989 it has allowed regulated banks like ours access to the necessary liquidity we need to help through all challenging economic cycles.

I am very concerned that the investment of capital that the regulated members have made to the FHLBDM could be put at risk if membership criteria were changed and unregulated members or members without collateral were allowed to join. We need the FHLBDM to remain a stable and strong community bank partner

Thank you for this opportunity to comment on the future of the Federal Home Loan Bank of Des Moines.

Sincerely,



Wade H. Bartels  
CEO/President



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