



Bank smart. Bank local. BankVista.

September 20, 2022

Federal Housing Finance Agency
400th Street SW
Washington, D. C. 20224

RE: FHLBank System at 100: Focusing on the Future

To Whom it May Concern:

On behalf of our organization, I thank you for the opportunity to submit comments on the FHLBanks role in providing community-focused financial institutions like ours. As the President/CEO of a privately owned, mid-sized community bank in Central Minnesota, I am aware of the role the Banks play in the way we have served the families and businesses in our community.

We have used in past years and continue to use Federal Home Loan Bank of Des Moines regular funding programs.

In addition, one specific program we utilized was during the pandemic. We did utilize your special lending programs that were used for funding to help banks fund PPP loans to help borrowers, which in turn helped them keep employees working and businesses open. We are very proud of the help we were able to give because of your program.

Thank you for being there for all of us.

Stefan C. Freeman

President/CEO
BankVista

MINNESOTA
SBA LENDER
OF THE YEAR

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Mankato, MN 56001

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