



March 9, 2023

Dear Federal Housing Agency,

It is my pleasure to write a letter in support of Federal Home Loan Bank and their efforts in offering many opportunities for Native Americans and their communities and for Woodlands National Bank and other institutions to assist and be a part of.

Woodlands National Bank is a Native American owned bank. We have helped more families be able to afford to purchase homes. We have been able to utilize the Federal Home Loan Bank's Native American Homeownership Initiative (NAHI) and Home\$tart grants to assist with down payment and closing costs assistance. The program has also allowed Woodlands National Bank to be a sponsor through the AHP Program and assist Bois Forte Band of Chippewa and their community. The liquidity they provide helps us manage tribal deposit fluctuations and still be able to make the loans our community needs.

In conclusion, Woodlands National Bank fully supports the efforts of the Federal Home Loan Bank. The programs that are offered allow us to help our diverse communities and offer the opportunity for home ownership to everyone.

Sincerely,

A handwritten signature in cursive script, appearing to read "Amanda Meyer", is written over a faint, larger version of the same name.

Amanda Meyer
Vice President of Mortgage
Woodlands National Bank
888-532-4142