March 10, 2023

Re: FHLBank System

To Whom It May Concern,

Decatur Earthmover Credit Union is a member of the FHLB Chicago and has found the membership to be of great importance to our business, our members, and our community.

The credit union is able to utilize the FHLB as a liquidity source to ensure that we have a way to access funds immediately as reasonable rates, when needed.

Over the past few years, we have been able to give back more to our community due to opportunities provided by the FHLBC. In early 2020, after the state of Illinois was shut down due to pandemic, the FHLBC offers members the opportunity to apply for grants to donate funds to organizations within our community to help them get through the difficult time. As a result, we were able to put $20,000 into the hands of 501c3 organizations within our community. Additionally, they have offered members 0% and low-rate loans, which DECU has taken advantage of. We have been able to invest those funds in corporate credit union CDs and utilize the earnings to provide additional donations to our community.

Decatur Earthmover Credit Union believes the FHLB is a valued partner. Our relationship gives us the opportunity to make a greater impact within the communities we serve.

Thank you,

Kim Carlson

CFO/EVP