

# Community Lending Program

Discounted liquidity for qualified lending activity

## Get Started Now

Determine your financial institution's need for liquidity, and identify qualified loans.

## Learn More

Visit [www.fhlpb-pgh.com/clp](http://www.fhlpb-pgh.com/clp).

## Contact Us

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The Community Lending Program (CLP) allows FHLBank Pittsburgh (FHLBank) members to obtain low- rate advances for a broad range of uses – with terms up to 30 years. While discounted liquidity is an important benefit, advances can also be used to support local economic development, such as financing for homeownership and rental housing, small businesses, infrastructure and community development projects located in low- and moderate-income census tracts.

Community Lending Program rates are offered at FHLBank's cost of funds and are typically 15-30 basis points below comparable advance rates.\*

## The Role of an FHLBank Member

Your CLP application can be submitted at any time. If approved, you can draw down the advance at the discounted CLP rate. From there, the process works like any other advance.

If securing long-term funding and mitigating interest-rate risk are important considerations, your institution has the option to match fund loans.

In addition to offering discounted liquidity, the CLP is a powerful way to invest in the communities that you serve!

## Benefits of Member Participation

- Access discounted liquidity
- Earn potential CRA credits
- Expand business opportunities
- Support the communities that you serve

\* Disclaimer: CLP rates may vary. Current advance rates can be viewed in online banking.

CLP is one of FHLBank's community investment products, which are funded by the cooperative's earnings.



Visit [www.fhlpb-pgh.com](http://www.fhlpb-pgh.com) to learn about all of FHLBank's community investment products.