



Milestones



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To Our Members and Partners

At the time of this letter's writing, our nation and world are in the midst of responding to the coronavirus (COVID-19) global pandemic.

Our daily lives have been altered so drastically, it's almost hard to remember life before this virus. But 2019 was only a few months ago, and it was overall another good year for FHLBank Pittsburgh.

We had a strong net income of \$316.9 million and deployed \$58 million in "community dividends" to our members, helping them provide thousands of affordable homes, support those facing homelessness, create jobs and build communities.

Our community investment activities reached several milestones, large and small, during 2019. Our newest product, Home4Good, successfully completed its second year, helping more than 94 programs across our district aid those at risk of homelessness.

Our flagship Affordable Housing Program received a record 165 applications for 2019 funding. We were able to provide grants to 64 of those projects, creating even more opportunities to provide affordable housing for individuals and families.

Six new West Virginia communities also joined our Blueprint Communities® initiative in 2019 to create long-lasting revitalization in their neighborhoods. We are excited to see the growth and changes they will facilitate.

Looking Ahead

Like many of you, we at FHLBank are concerned about the negative impact that the 2020 pandemic will have – short- and long-term – on those with lower incomes, small businesses and communities. We also know that, in tough times, those involved in affordable housing and community development demonstrate tremendous resilience and innovative thinking to keep communities going.

As we move ahead in this challenging environment, we look forward to working with all community partners on new and creative ways to continue supporting those that need our help more than ever.

In addition to this important work, FHLBank will reach several new significant dates in our community investment efforts this year. Our Banking On Business product will celebrate 20 years of helping small businesses thrive, and our Affordable Housing Program will reach its

30-year anniversary. Since their inception, these products have helped preserve or create more than 10,000 jobs and create more than 37,000 units of affordable housing for those in need. Our Blueprint Communities® initiative will also celebrate 15 years of helping revitalize communities in Delaware, Pennsylvania and West Virginia.

This summer, we will conduct a housing needs assessment to better understand the housing challenges and demand in our district. The results of that

assessment will help us direct our resources to have the most impact. Throughout the year, we will also implement regulatory changes recently made to the Affordable Housing Program, which become effective in 2021.

While we are proud of our recent achievements, we know there is still so much more to do. FHLBank will continue to stay focused on how to best help our members make positive progress in the communities they serve.



Markita Morris-Louis
Markita Morris-Louis,
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Rev. Luis A. Cortés Jr.
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Affordable Housing,
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Senior Director,
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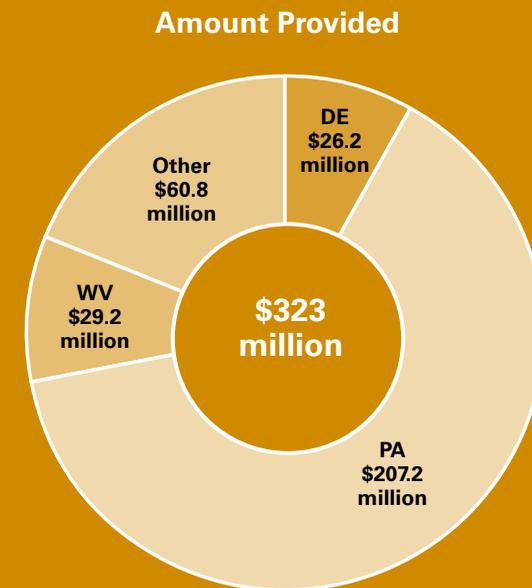


Young volunteers help build a home for youth aging out of Delaware's foster care system

Affordable Housing Program

30 Years of Creating Affordable Homes

Since 1990, AHP has provided \$323 million in grants/subsidy to support 1,308 affordable housing development projects.*



*Through Dec. 31, 2019

Each year, approximately 65 youth are discharged from Delaware's foster care system. Many cannot return to their biological families and are at high risk of homelessness. West End Neighborhood House – the state's primary provider of housing and support services for this vulnerable population – is using FHLBank Pittsburgh's Affordable Housing Program (AHP) to grow its capacity to help.

Since 2008, the organization's Life Lines Program has been awarded three AHP grants totaling \$1.05 million to help create transitional and permanent housing for dozens of youth aging out of the foster care system.

The most recent, in 2019, was a \$750,000 AHP grant awarded through a partnership with Pennsylvania-based FHLBank member Fulton Bank. The grant will be used in combination with funding from other sources to create 10 new single-occupancy residences and a

Resource Center space to support homeless youth with everyday tasks that are difficult when you do not have support or housing stability. Services such as washing machines and dryers, meals, mailboxes and more will be available to the youth as they develop their plan forward for housing and job stability. One of the new homes will be Life Line's first fully handicapped-accessible residence, and the Resource Center will be the first of its kind serving this population in the state.

According to Life Lines Program Director Stacy Shamburger, "The total cost of all phases of this project will be about \$2.4 million, and the AHP grants have been a significant portion of that funding. The most recent grant has also helped us attract other funding. The fact that AHP is supporting this effort for the third time is meaningful to other investors."

Tracy Fletcher, Fulton Bank's VP of Commercial Community

Development Lending, concurs. "Projects like Life Lines need some kind of subsidy to make them viable," he says. "AHP can be used with other programs, and it is often AHP that closes the funding gap to make a project viable."

The new homes will be constructed adjacent to the existing Life Lines homes and will replace the last portion of vacant and blighted properties in a four-block radius on Wilmington's West Side. The site is located near a bus line, a hospital, a shopping area, West End Neighborhood House and other services. The design is also consistent with the West Side Blueprint Communities® revitalization efforts, which is also supported by FHLBank Pittsburgh.

Fulton Bank helped Life Lines apply for AHP funding through its Fulton Forward™ initiative, which was created to stimulate economic empowerment, break the cycle of generational poverty and revive



Sketch of one of the newest homes being built for the Life Lines Program in Wilmington, Delaware

underserved communities. Nicole Earle, Fulton Bank's Commercial Community Development Officer, expressed her belief that without AHP, this population would be homeless. "We are fortunate to have access to AHP," she says, "and a strategic partner like FHLBank to help projects like this come to fruition."



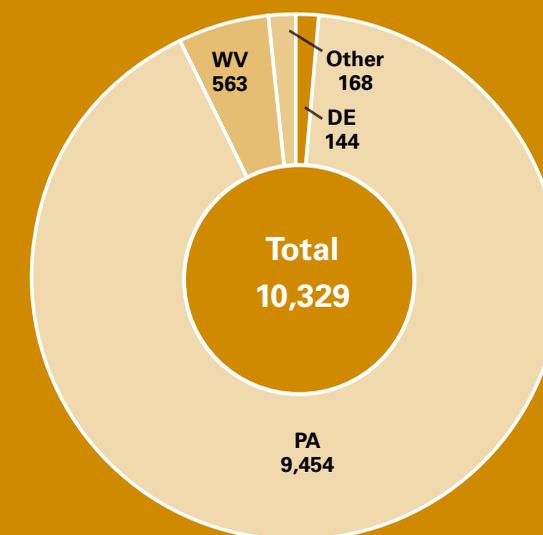
Small-business owner Andre Gonzalez styles a client's hair

Banking On Business

20 Years of Helping Small Businesses Grow

Since 2000, BOB has funded \$76.6 million to preserve or create 10,329 jobs.*

Jobs Preserved or Created



*Through Dec. 31, 2019

Andre Gonzalez always had a plan to open multiple barbershops and, eventually, to own the business properties. He's been working toward that goal since he started cutting hair at age 13. In 2016, Gonzalez and his friend Joel Carcamo opened The Vintage Clipper barbershop in New Holland, Pennsylvania. Eleven months later, they launched their second location in nearby Millersville.

When the Millersville property they were renting went up for sale, Gonzalez and Carcamo had their chance to become property owners. Having been in business for only a year, financing was a challenge. For help, they turned to the lenders at Pennsylvania-based Community First Fund, who leveraged FHLBank Pittsburgh's small-business financing product, Banking On Business, to assemble a funding package.

Community First Fund provides financial and technical assistance to underserved populations

in 15 counties across eastern Pennsylvania. Angel Rosario, the organization's Senior Community Lender who managed the loan, notes, "When Andre and Joel came to us, they were doing well, but had only a 5 percent down payment – not enough equity to qualify for a loan. Banking On Business provided a second unsecured loan to close the gap between their down payment and the financing we could provide."

After closing on the Millersville property, Gonzalez and Carcamo remodeled, expanding the shop from four to eight customer chairs and creating two three-bedroom apartments in the building to generate rental income.

"These loans have helped us take our business to the next level," says Gonzalez. "We're paying \$700 more per month than we were as renters, but we're making an additional \$2,500 per month in income." Gonzalez has leveraged the additional income to open a third

barbershop location in Lancaster – on a lease, but with a goal to purchase.

"Since 2015, we've provided 27 Banking On Business loans, totaling \$1.2 million," says Jim Buerger, Community First Fund's Executive Vice President and Chief Lending Officer. "It's a great program because it gives people like Andre and Joel an opportunity to grow their business, own real estate and build their own wealth. This is how we lift up communities – one loan and one business at a time."



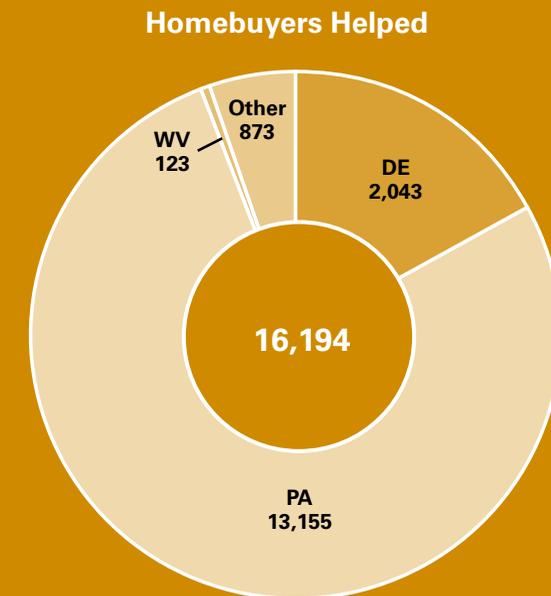
The Vintage Clipper barbershop in Millersville, Pennsylvania



First Front Door

24 Years of Making Homeownership a Reality

Since 1996, FFD funded \$72.2 million to help 16,194 first-time homebuyers.*



*Through Dec. 31, 2019

If asked to list life's major milestones, most people would put buying a first home near the top. Homeownership offers safety and stability and a chance to build financial equity. For many residents of Mifflin County, Pennsylvania, however, buying a home seems an impossible dream.

Nestled between the Ridge and Appalachian Mountains, Mifflin County (pop. 46,000) is a largely rural, working-class area. Many residents live paycheck to paycheck, making it hard to save for a home.

Kish Bank, based in central Pennsylvania, is working to help by using FHLBank Pittsburgh's First Front Door (FFD) product to provide down payment and closing cost assistance to first-time homebuyers.

"First Front Door gives us a huge step up in serving first-time homebuyers," says Kish Bank VP and

Residential Lender Penny Zesiger. "Because it works in combination with our other products, we can use it to qualify a wider range of buyers. The FFD grant is often the difference in a customer's ability to close a loan."

Since starting with the program in 2016, Kish Bank has provided \$169,000 in FFD grants to 37 first-time homebuyers, including a single teacher, a young working couple with two small children, and a 74-year-old woman whose landlord sold the building where she had been living for years.

"Buying a house has been life changing for these people," added Zesiger. "For many of our clients, FFD is their only chance to buy a home, and I don't want them to miss it." Each year, Zesiger proactively contacts prospective homebuyers before the FFD funding is available so that they will be ready when

the funds are. "Kish Bank is about helping customers achieve their goals," she says, "and that includes their dream of being a homeowner."



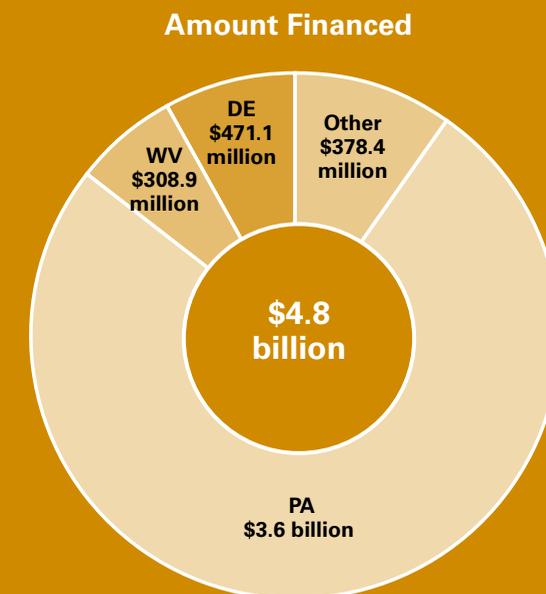


A shopping center supported by Brentwood Bank with CLP funding

Community Lending Program

24 Years of Supporting Community Lending

Since 1996, CLP has financed \$4.8 billion to support qualified member lending activity.*



*Through Dec. 31, 2019

Brentwood Bank is a state-chartered savings bank that has served the South Hills area of Pittsburgh for nearly 100 years. Now the community bank is looking to expand its footprint with some help from FHLBank Pittsburgh's Community Lending Program (CLP).

Providing reduced-rate funding for a broad range of economic development purposes – and with terms up to 30 years – CLP benefits both the bank and its customers.

“Particularly in this environment, where deposits are not keeping up with loan growth, having access to this affordable funding is a tremendous advantage,” says the bank’s SVP of Loan Operations, Carrie Havas. “It gives us the flexibility to fund a broad range of projects, and because we know what our funding cost will be, we can better price our loans to match, which often saves our customers money.”

In the past three years, Brentwood Bank has used nearly \$56 million of CLP funds to support six multi-family rental housing projects and 11 small businesses. The funding included \$5.4 million used to purchase a 90-unit, multi-family complex in Wilkinsburg, a low-income part of Pittsburgh. The units are priced at fair-market rents.

Brentwood Bank uses CLP to fund loans for multi-family housing in low- and moderate-income areas because, as Havas says, “The need for affordable housing is everywhere. Rents are going up, and lower-income families can’t afford as much. Property owners want to make improvements while keeping rents affordable. CLP gives us the ability to help.”

Brentwood Bank uses CLP to support small businesses and economic development in much the same way. A recent \$1 million CLP loan was used to refinance debt and improve the cash flow for a shopping

center in suburban Penn Hills, just east of Pittsburgh. Another \$4.6 million CLP loan facilitated the purchase of a seven-unit shopping plaza in Pittsburgh’s Lawrenceville neighborhood. The tenants in both retail centers provide goods and services that are vital to the residents of these moderate-income communities.

According to Havas, “Our partnership with FHLBank helps us support these investments in our communities. FHLBank gives us the kind of tools we need to provide our customers the type of funding they’re looking for. That, in turn, helps us grow.”



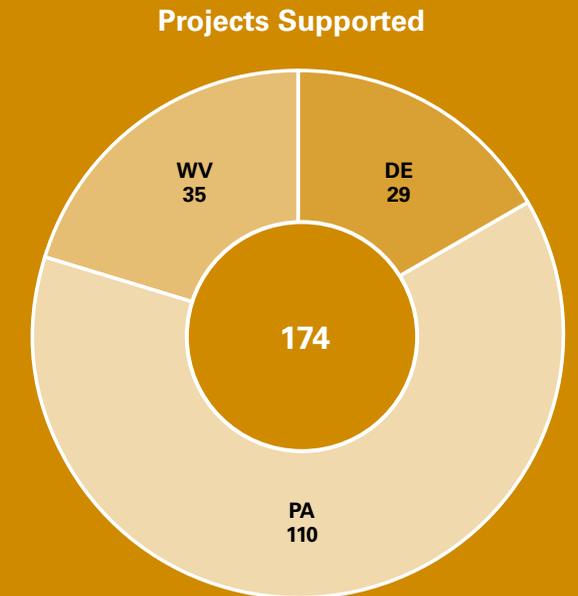


A Marquette Savings Bank volunteer helps out in the St. Martin Center food pantry

Home4Good

Doing More to Help Those Facing Homelessness

Since 2018, Home4Good has awarded \$14.1 million to 174 projects helping those who are, or are at risk of, experiencing homelessness.*



*Through Dec. 31, 2019

Like many communities in the mid-Atlantic region, the city of Erie and Erie County, Pennsylvania have lost a significant number of jobs in recent years as large manufacturers have downsized or relocated operations. Many residents have suffered. Some are now, and others are at risk of, experiencing homelessness.

For the past two years, long-time Erie-based partners Marquette Bank and St. Martin Center have been growing their capacity to help, leveraging FHLBank Pittsburgh's Home4Good product.

"Our mission at St. Martin Center is to reduce homelessness and improve long-term housing stability by linking clients to needed services and support," says the Center's CEO, David Gonzalez. "As an organization," he adds, "our biggest challenge is obtaining funding."

Ed Drexler, SVP of Residential Lending for Marquette Bank and a St. Martin Center board

member, was confident FHLBank's Home4Good, offered through the Pennsylvania Housing Finance Agency, could help.

St. Martin Center received a \$96,600 Home4Good grant in 2018 to fund services to help a number of clients transition to self-sufficiency, including individuals experiencing homelessness and those at imminent risk of homelessness, veterans and ex-offenders. The grant enabled St. Martin Center to hire a dedicated case manager to direct clients to needed services, including financial literacy and tenant education. It also helped the Center address common support requests – rapid re-housing, rental and utility assistance, transportation, clothing, and IDs and/or tools for employment purposes – as well as refer clients to other support agencies in the community. A 2019 Home4Good award of \$40,000 enabled St. Martin Center to continue the efforts begun in 2018.

Housing Case Manager Joshua Jaeger notes, "One of the best things about Home4Good funding is its flexibility. Because it doesn't have the restrictions that come with other funding sources, we don't have to deny service to someone who may be \$1 over other programs' established eligibility thresholds."

Home4Good is one example of Marquette Bank and St. Martin Center's long-standing partnership. St. Martin also provides financial literacy training to Marquette's first-time homebuyers, and the bank's employees volunteer at St. Martin's food pantry. Employees from both organizations exchange program information with each other at their annual "Lunch and Learn" event.

"I will support St. Martin's use of Home4Good as long as it is available," says Drexler. "The Center's work promotes stability."



St. Martin Center in Erie, Pennsylvania

Helping people rebound from hard times makes Erie a better place to be. It lifts the entire community."

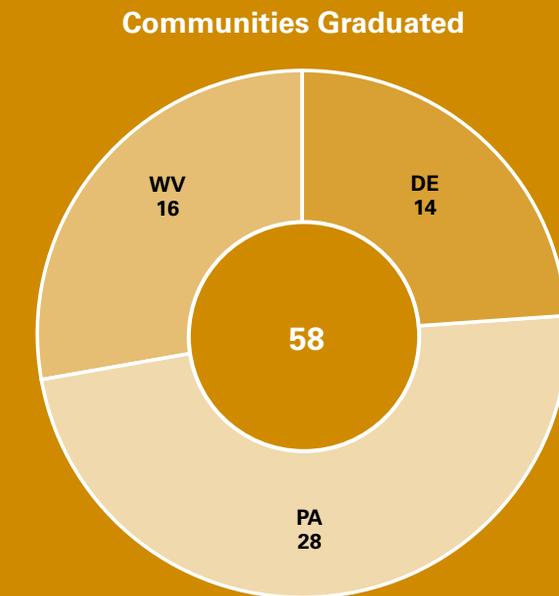


West Virginia's newest Blueprint Communities® celebrate in Bridgeport, West Virginia

Blueprint Communities®

15 Years of Helping Communities Thrive

Since 2005, the Blueprint Communities® initiative has leveraged \$452 million and graduated 58 communities.*



*Through Dec. 31, 2019

Developing a welcoming community gateway, connecting and developing recreational trails, repurposing empty schools, redeveloping a downtown building and recruiting new businesses – these are among the community-driven goals of FHLBank Pittsburgh's newest Blueprint Communities® participants.

In 2019, six West Virginia communities embarked on a multi-year revitalization effort enabled by the Blueprint Communities® initiative and facilitated by The West Virginia Community Development Hub (The Hub). Each of the six communities' participation is supported by one or more FHLBank Pittsburgh member financial institutions:

- Kingwood in Preston County – Clear Mountain Bank and WesBanco
- Lewis County – Citizens Bank of Weston
- The Meadow River Valley region in Greenbrier Valley – Summit Community Bank

- The Monticello neighborhood of Clarksburg in Harrison County – MVB Bank
- New Martinsville in Wetzel County – Union Bank
- Parsons in Tucker County – Citizens Bank of West Virginia

Blueprint Communities® participants are typically small communities, with populations of less than 30,000. To lead their respective development efforts, each community assembles a team of eight to 10 stakeholders, including a local government official, a real estate development professional, and representatives from both a community organization and an FHLBank Pittsburgh member institution.

"There are so many aspects to a revitalization effort, and everyone involved plays a vital role," says Kaycie Stushek, The Hub's Community Development Network Coordinator. "FHLBank members are critical to the team because of their financial expertise, community

relationships, and ability to connect projects to FHLBank funding and other community resources."

Each team devotes one year to creating a strategic plan, researching solutions and gathering community input. At the end of the year, the communities receive their official Blueprint Community designation and begin implementing their strategic plans. The Hub provides training and coaching to the teams, helping them adjust their efforts as needed to achieve their goals. The communities also have access to FHLBank grants and funding to support their efforts while they are a designated Blueprint Community – which can be up to 10 years.

"Community development takes time and requires a lot of perseverance on the parts of the communities and the funders," says Stushek. "FHLBank has demonstrated, time and again, its commitment to meeting



The Hub's Executive Director, Stephanie Tyree, speaks at the Blueprint Communities® kick-off ceremony

communities where they are and supporting locally driven initiatives that foster impactful, long-lasting change."

Since 2007, The Hub has worked with FHLBank Pittsburgh to support 22 West Virginia communities, including the newest six currently completing training, in achieving their unique goals.

Council's Award

The Council's Award, given on behalf of the Affordable Housing Advisory Council, honors individuals whose career leadership has achieved important and lasting results in the community. The individuals below were honored with a 2019 Council's Award for excellence in community investment.



William M. (Bill) Joseph, Senior Vice President and Senior Loan Officer at PS Bank, has more than 39 years of experience in financial services. Joseph is a member of PS Bank's senior management team, where he leads lending and credit activities. He has used FHLBank's Banking On Business, Community Lending Program and First Front Door products. He has also been instrumental in supporting FHLBank's Home4Good product, which assists those who are homeless or at risk of homelessness. Joseph serves on the Board of the Wyalusing Chamber of Commerce and The Gula Foundation, which benefits children with cancer and supports pediatric cancer research.



Anita L. Karem, former Community Reinvestment Act (CRA) Officer and current Community Relations Consultant for First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation, has over 32 years of experience in financial services. Her responsibilities at First National Bank of Pennsylvania include outreach to both employees and neighborhood organizations – many of which assist low- and moderate-income families – about using community resources, such as FHLBank's Affordable Housing Program. Before joining First National Bank of Pennsylvania, Karem was Compliance and CRA Officer at Iron and Glass Bank, where she helped develop FHLBank's "My Money, My Life" financial literacy program for youth. Karem serves as a member of the board of directors of NeighborWorks Western Pennsylvania.

Pillars Award

The Pillars of the Community Award honors financial institutions for outstanding work that creates housing for low- to moderate-income families and promotes community stability and revitalization throughout Delaware, Pennsylvania and West Virginia. Following are the 2019 winners, based on their 2018 activity.



In 2018, **Peoples Security Bank & Trust** saw completion of phase one of the Lehigh Coal and Navigation Building, which provides 27 apartments to low-income seniors in Jim Thorpe, Pennsylvania. The project took advantage of a grant from FHLBank Pittsburgh's Affordable Housing Program. Peoples Security Bank also used FHLBank's Banking On Business product in 2018 to provide nearly half a million dollars in financing to small businesses. The bank made use of FHLBank's Home4Good and First Front Door products, as well, ensuring that more individuals and families find decent, affordable homes.



In 2018, **MVB Bank** saw completion of phase two of Deckers Court, a Habitat for Humanity project providing five new homes to low-income families in Morgantown, West Virginia. The project used a grant from FHLBank's Affordable Housing Program. MVB Bank also took advantage of FHLBank's Community Lending Program in 2018 to provide financing to small businesses. The bank made use of the Home4Good and First Front Door products as well. MVB Bank also supports the Monticello neighborhood of Clarksburg in the Blueprint Communities® revitalization initiative.

About Our Products

Affordable Housing Program

The Affordable Housing Program (AHP) supports projects that provide affordable housing to households with incomes at or below 80 percent of area median income. Housing developers partner with an FHLBank member to apply for AHP grants, up to \$750,000 per project, during an open funding round.

First Front Door

First Front Door (FFD) offers down-payment and closing-cost assistance for qualified first-time homebuyers with incomes at or below 80 percent of area median income. FFD funding flows through the enrolled FHLBank member financing the home mortgage, supplementing homebuyer funds by offering \$3 for every \$1 provided by the homebuyer, up to \$5,000. Funds are available during an open funding round on a first-come, first-served, homebuyer-by-homebuyer basis.

Banking On Business

Banking On Business (BOB) offers secondary loans in conjunction with FHLBank member first loans to help qualified small businesses with underwriting deficiencies. Members can request up to \$200,000 per borrower. Funds are available to enrolled members during an open funding round on a first-come, first-served basis.

Community Lending Program

The Community Lending Program (CLP) offers discounted advances to members with qualified lending activity. CLP rates are equivalent to FHLBank's cost of funds and are typically 15-25 basis points below comparable advance rates. CLP is open year-round, and applications can be submitted at any time.

Home4Good

Home4Good provides grants to projects, programs and activities that help those who are, or are at risk of, experiencing homelessness. Funding is offered in partnership with the Delaware State Housing Authority, the Pennsylvania Housing Finance Agency and the West Virginia Housing Development Fund. Applications are submitted through an annual proposal process, with FHLBank members serving as co-applicants.

Blueprint Communities®

The Blueprint Communities® initiative helps revitalize communities and neighborhoods by building strong local leadership, collaboration and development capacity. Blueprint Community teams receive comprehensive training to help them create and implement effective community revitalization plans. The initiative is offered in partnership with the University of Delaware, Pennsylvania Downtown Center and The West Virginia Community Development Hub. The teams also have access to technical assistance and funding opportunities.

FHLBank Pittsburgh's community products are considered a community dividend that supports affordable housing, small businesses and community development. Members that want to maximize their community dividends and sponsors that seek additional funding sources can use the matrix below to match FHLBank's products to community needs.

	Housing for underserved populations	Homeless services	First-time homebuyer help	Small business lending	Public facility and infrastructure lending	Potential CRA credits	Local revitalization
Affordable Housing Program	•		•			•	•
First Front Door	•		•			•	•
Home4Good	•	•				•	•
Banking On Business				•		•	•
Community Lending Program	•			•	•	•	•
Blueprint Communities®						•	•

Affordable Housing Program

(dollars in millions)	2019	2018	2017	2016
Total subsidies awarded	\$33.9	\$34.2	\$23.4	\$23.1
Number of affordable housing units	1,727	1,714	1,509	1,476
Total development supported	\$334.9	\$250.8	\$252.9	\$202.1

Banking On Business

(dollars in millions)	2019	2018	2017	2016
Total funds committed	\$5.9	\$5.8	\$5.8	\$4.9
Total amount funded	\$5.6	\$6.9	\$4.8	\$3.5
Businesses funded	56	77	53	36
Jobs preserved/created	713	714	534	488

Community Lending Program

(dollars in millions)	2019	2018	2017	2016
Total refinance and new project development loans	\$523.7	\$583.3	\$535.0	\$326.3
Total balances outstanding	\$1,339.7	\$1,191.7	\$1,024.9	\$785.6

First Front Door

(dollars in millions)	2019	2018	2017	2016
Total amount committed	\$12.2	\$12.2	\$9.5	\$8.0
Homebuyers enrolled	2,448	2,434	1,913	1,612
Total amount disbursed	\$8.5	\$7.9	\$6.4	\$6.5
Homeowners funded	1,751	1,626	1,328	1,372

Home4Good

(dollars in millions)	2019				2018			
	FHLBank contribution	HFA contribution	Projects approved	Amount awarded	FHLBank contribution	HFA contribution	Projects approved	Amount awarded
Delaware	\$0.7	\$0.5	16	\$1.2	\$0.7	\$0.5	13	\$1.2
Pennsylvania	\$3.0	\$1.5	61	\$4.5	\$3.0	\$1.5	49	\$4.5
West Virginia	\$1.1	\$0.26	17	\$1.36	\$1.1	\$0.25	18	\$1.35
Total	\$4.8	\$2.26	94	\$7.06	\$4.8	\$2.25	80	\$7.05



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Community Investment Department



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