

# Community Lending Program

Discounted liquidity for qualified lending activity

## Get Started Now

Determine your need for liquidity, and identify qualified loans.

## Learn More

Visit [www.fhlb-pgh.com/CLP](http://www.fhlb-pgh.com/CLP).

## Contact Us

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The Community Lending Program allows FHLBank Pittsburgh 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, the advances can also be used to support local economic development, such as financing for small businesses, infrastructure, community buildings and community development projects located in moderate- and low-income census tracts.

Community Lending Program rates are offered at FHLBank Pittsburgh's cost of funds and are typically 15-25 basis points below comparable advance rates.

## The Role of an FHLBank Member

Your Community Lending Program application can be submitted at any time. If approved, you can draw down the advance at the discounted Community Lending Program 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 Community Lending Program is a powerful way to invest in the communities you serve!

## Benefits of Member Participation

- Access discounted liquidity
- Potential to earn CRA credits
- Expand business opportunities
- Support the communities you serve

The Community Lending Program is one of FHLBank Pittsburgh's community dividends – the grants and financing products funded by the cooperative's activities to support community revitalization.



Visit [www.fhlb-pgh.com](http://www.fhlb-pgh.com) to learn about FHLBank Pittsburgh's other community investment products.

