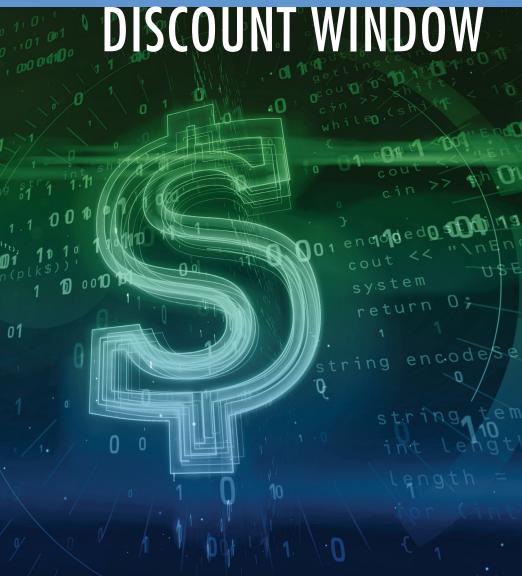
PLANNING FOR TOMORROW WITH TODAY'S









GETTING STARTED

The first step in the simple setup process is to call the Credit and Risk Management's toll-free number at 800-333-2987, or visit www.frbdiscountwindow.org.

Our Credit and Risk Management staff will guide you through filing the necessary lending documents and discuss the process for pledging collateral.

Acceptable collateral includes securities, loans, and other assets that are part of an institution's balance sheet. You have flexibility in making your collateral choices.

REQUESTING AN ADVANCE -

Once access has been established and collateral is in place, requesting an advance is simple. Call 800-333-2987 and request a loan.

TESTING YOUR ACCESS

We understand your need to periodically test access to our credit offerings and will work with you to ensure preparedness as part of your contingency planning.





"An important component of a stable financial system is helping depository institutions prepare for the unexpected. We offer easily accessible and flexible credit options that are prudent choices in planning for contingency situations and other short- or longer-term credit needs."

Esther L. George
President
and Chief Executive Officer

THE ADVANTAGE OF PLANNING WITH US

We can provide credit at times and in situations when other sources may not be available, such as late in the afternoon or during a regional or national crisis. Similarly, we accept an array of collateral and require that your pledge cover only your borrowing need.

Setting up access involves only a few steps, and once access is established, a simplified process makes obtaining credit easy. What's more, we encourage depository institutions to test their access regularly in accordance with sound contingency practices. We offer a reliable safety net, even if you never need to use it.

www.frbdiscountwindow.org





CREDIT OPTIONS TO FIT YOUR PLANS

Our *primary credit* program is a reliable source of short-term funds for healthy institutions. Borrowers receive funds promptly on a "no-questions asked" basis. Primary credit strengthens your institution's funding options, especially in contingency situations, at little cost.

Secondary credit, priced slightly higher than primary credit, is available to depository institutions not eligible for primary credit.

We understand that significant seasonal swings in loans and deposits can challenge smaller depository institutions, particularly those in agricultural or tourist areas. Through our *seasonal credit* program, borrowers may obtain funds for up to a nine-month period of need. Loan proceeds are available promptly at your request, and there is no penalty associated with prepayment.





"Effective contingency plans are critical to a bank's stability.

By establishing access to the Federal Reserve's credit options,
a financial institution has an assured source of funds that can be
readily available on short notice. We strongly encourage every
depository institution in the Tenth Federal Reserve District to
have documents on file with us."

Tara L. Humston
Senior Vice President, Supervision and Risk Management

DETERMINING ELIGIBILITY

Depository institutions that maintain reservable transaction deposit accounts or nonpersonal time deposit accounts are eligible to borrow. Eligible institutions include state and nationally chartered banks, savings banks and associations, and credit unions.

Use of Federal Reserve priced services, having a Federal Reserve account, or being a Federal Reserve member is not required to borrow.





FOR MORE INFORMATION

Visit www.frbdiscountwindow.org or call 800-333-2987

to speak to Credit and Risk Management staff at the Federal Reserve Bank of Kansas City