



How to Request a Loan from the Discount Window

July 22, 2020

Types of credit, interest rate information and required agreements

Discount Window

The Discount Window is a source of temporary funding available to depository institutions regardless of whether they are a member or have a Federal Reserve account.

- [The Discount Window General Information](#)
- [Discount Window FAQs](#)

Learn About Federal Reserve Lending Programs

- [Types of Federal Reserve Credit](#)
- [Mechanics of Borrowing](#)
- [Regulation A, Extensions of Credit by Federal Reserve Banks](#)
- [Operating Circular #10, Lending](#)
- [Downloadable Lending Agreements](#)
- [Interest Rate Information](#)

Use Primary Credit for Short-Term Borrowing

- [Overview](#)
- [Terms and Features](#)
- [Eligibility](#)

Use Seasonal Credit for Long-Term Borrowing

The Seasonal Lending Program is designed to assist smaller institutions in meeting funding needs that are generally caused by cyclical fluctuations in loan demand or deposit declines. The Seasonal Lending Program brochure highlights qualification and program requirements, interest rates, and contact information.

- [General Information](#)

- [Data Collection Form](#)
- [Program Application Form](#)

Test Your Access

Institutions are encouraged to periodically **test their ability to borrow at the Discount Window** to ensure there are no complications. If your institution already has the Discount Window in your plans, you can easily complete a test by calling the Credit Risk Management Department at 1-800-333-2987 and requesting a small, one-day loan.
