



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 our website at www.FRBDiscountWindow.org. Our credit staff will guide you through filing the necessary lending documents and discuss the process for pledging collateral.

Accepted 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 and will work with you to ensure preparedness as part of your contingency planning.



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



FEDERAL RESERVE BANK of KANSAS CITY
www.KansasCityFed.org

Planning for TOMORROW



TRUSTED LENDER • *Contingency Options*
Quick Access • CENTRAL BANK EXPERTISE
RELIABLE • *Financial Stability* • FLEXIBLE
Prudent Planning • SEASONAL LENDING



“*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 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 – features other lenders may not provide.

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.

Flexible

FINANCIAL STABILITY

CREDIT OPTIONS TO FIT YOUR PLANS

Our primary credit program is a reliable source of short-term funds to healthy institutions for generally any purpose.

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, 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.



LIQUIDITY MANAGEMENT

Meet seasonal need

“*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 de-*



pository institution in the Tenth Federal Reserve District to have documents on file with us.”

Kevin L. Moore
Senior Vice President,
Supervision and Risk Management

DETERMINING ELIGIBILITY

Depository institutions that maintain reservable transaction accounts or nonpersonal time deposits 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.

RELIABLE

Prudent planning

QUICK ACCESS