



Deposit Programs





To help support our members' asset/liability and liquidity management efforts beyond our Credit Services and Mortgage Purchase Program, the Federal Home Loan Bank of Cincinnati (FHLBank) offers a variety of competitive deposit programs.

THESE PROGRAMS FEATURE SEVERAL MATURITIES FROM OVERNIGHT TO TWO YEARS AND ENSURE THAT ALL COLLECTED BALANCES MAINTAINED AT THE FHLBank EARN INTEREST. HERE ARE SOME OF THE OTHER BENEFITS OUR DEPOSIT PROGRAMS FEATURE:

- Rates are competitively priced with other comparable investment opportunities
- Programs carry the highest possible rating of Aaa by Moody's Investors Service
- Interest-bearing demand account supports the efficient settlement and management of members' Credit and Mortgage Purchase Program activity
- Requests for rate indications and balance transactions are conducted with a telephone call
- Online management reports accessed via the password-protected Members Only section of the FHLBank Web site
- Exempt from Federal Reserve Regulation F

WE INVITE YOU TO INQUIRE INTO THESE MEMBER SERVICES OF THE FHLBank.

DEPOSIT SERVICES		INTEREST RATE	INTEREST CALCULATION	MINIMUMS / INCREMENTS	DESCRIPTION
DEMAND DEPOSIT ACCOUNT		At Idle Funds Transfer Service (IFTS) rate	Accrued daily; paid monthly	None	Interest-bearing transaction and settlement account
OVERNIGHT DEPOSIT ACCOUNT		Set at 10 basis points over the IFTS rate	360 day basis; paid monthly	Increments of \$25,000	Investment account to manage liquidity
FEDERAL FUNDS DEPOSIT ACCOUNT		Based on Federal Funds intra-day market rate	360 day basis; paid at maturity	\$5 million minimum, in increments of \$1 million	Investment account with maturities from one to 270 days
TERM DEPOSIT ACCOUNT	Short-Term	Fixed for term	360 day basis; paid at maturity	Minimum of \$25,000	Investment account with maturities from seven to 366 days
	Long-Term	Fixed for term	365 day basis; paid semi-annually	Minimum of \$25,000	Investment account with maturities from 367 days to 24 months
MORTGAGE CUSTODIAL ACCOUNT		Set at 20 basis points below the IFTS rate	Accrued daily; paid monthly	None	Settlement account for P&I and escrow balances for institutions serving Agency mortgage loans

To further assist members with their day-to-day cash management operations and investment strategies, the FHLBank also offers a number of correspondent services.

INVESTMENT AND SAFEKEEPING SERVICES

- FHLBank can obtain current market information and quotes as well as execute transactions on member's direction
- No-fee trade execution
- Book-entry securities processed through Federal Reserve Bank; physical and Depository Trust Company (DTC) held by New York agent
- Month-end securities statements
- Mark-to-market valuations provided for most securities held in safekeeping
- FHLBank can handle pledges involving both securities and deposits held at the FHLBank for third party depositors
- Detailed pledging reports provided monthly to both the customer financial institution and the designee

OTHER CORRESPONDENT SERVICES

- Funds Transfer
- DDA Settlement Services for Federal Reserve Bank activity
- Currency and Coin Services

CONTACT INFORMATION

DEPOSIT, INVESTMENT, AND SAFEKEEPING: 800-543-7018

FUNDS TRANSFER: 800-582-0397

DDA: 800-582-1890

CURRENCY & COIN: 800-722-6247

MARKETING: 877-925-3452

To request information via e-mail on any FHLBank service, please contact marketing@fhlbcin.com.



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