

Zero Interest Fund Online Application Instructions

Please follow the instructions below for completing the Zero Interest Fund online application via the Members Only portal at www.fhlbcin.com. *Note: The application cannot be submitted unless all fields are completed appropriately. A red error message will appear at the top of the page and within the application if a field is incorrect or blank.*

Member Information - This section will be auto-populated based on the Member's log in credentials.

Project Information - Project Name should be the name of the project and/or the name of the person or organization receiving the loan. Project Address is the address of the property for the project. If there is no mailing address, only a parcel(s), attach a clear map with street names showing the parcel(s). The County, Census Tract, and Federal Congressional District fields must be completed and links to this information have been provided. Indicate if the project is located in a Rural or Urban area. Enter the date when the project is expected to be ready to draw the ZIF funds. (This date cannot be more than 30 days out.) Check all boxes that apply under Purpose of Funding. Check only one box for Project Type. Provide a Brief Description of the project and use of the funds.

ZIF Amount Requested - Fill in the Amount Requested, up to a maximum of \$100,000.

Contact Information - Enter the Contact Name and phone number. Choose the Member contact using the drop down box. The contact should be someone who is familiar with the project and is available to answer questions and will receive all communications from us. Choose "Unknown" if the preferred name is not on the list and FHLB will call the Member to obtain the information.

Member Certifications - The Member representative should read and check the certifications, which state the funds will be used for eligible activities and that no party to the transaction is on the FHLB Cincinnati's Suspension and Debarment List.

Optional Documentation - The Member should upload and attach any pertinent information they deem necessary to process the application. All documentation must be uploaded as one file in a pdf or tif format.

Submit - Click the submit button and if the application fields are completed correctly, the screen will display a successfully submitted message. If red error messages are displayed, correct the invalid fields and submit again.