

# BENEFITS OF

## FHLBBoston Jobs for New England



Jobs for New England (JNE) offers FHLB Boston members zero-percent advances for you to lend to small businesses that create or preserve jobs, support woman-, minority-, or veteran-owned businesses, or otherwise stimulate the economy in the New England communities you serve.

### Get FREE money. Really.

You get zero-percent Classic Advances to support small businesses and economic development in the communities you serve.

### Tap into attractive small business loan funding no matter how small or large (well almost).

*Please note: The interest rate used to calculate potential advances is for illustration purposes only and may change at any time.*

A zero-percent, three-year Classic Advance could result in a loan or multiple loans of \$4,130,000. Interested in going longer term? Choose the five-year advance for a potential loan of \$2,310,000. Terms range from one to 10 years, so Jobs for New England is powerful and flexible.

JNE Subsidy	1-Year Advance	3-Year Advance	5-Year Advance	10-Year Advance
\$250,000	\$13,700,000	\$4,130,000	\$2,310,000	\$1,040,000
\$100,000	\$5,450,000	\$1,650,000	\$925,000	\$415,000
\$50,000	\$2,740,000	\$825,000	\$460,000	\$208,000

### Offer small business loans at below-market rates.

Attract new business or enhance existing relationships by offering loans at competitively lower rates at your normal spread.

### JNE works with other small business loans.

Funds may be combined with other types of small business loans, such as SBA or USDA, so you can piggyback a small business loan on a Jobs for England-funded loan in the same deal and offer customers an even more powerful borrowing opportunity.

### NO prepayment fees.

### May be eligible for Community Reinvestment Act (CRA) credit.

### Applying for Jobs for New England is EASY!

Our simple online application at [housing.fhlbboston.com](https://housing.fhlbboston.com) automatically calculates your organization's interest-rate subsidy based on the amount of the loan and term you request.

[Apply online at housing.fhlbboston.com](https://housing.fhlbboston.com)

For more information, please contact Fatima Razzaq at [Fatima.Razzaq@fhlbboston.com](mailto:Fatima.Razzaq@fhlbboston.com) or Kathy Naczas at [Kathy.Naczas@fhlbboston.com](mailto:Kathy.Naczas@fhlbboston.com) or call 1-888-424-3863 (option 1), or contact your relationship manager.