

# DIRECT+ User Guide

Version 2, June 4, 2010

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## Requirements

Direct+ is a web-based system that will not require you to download files to your computer. The only system requirement is your browser, please use the following:

- Internet Explorer 7 or higher

It is known that Direct+ is not compatible with:

- Firefox

## Getting Started

### Logging In

Prior to logging in to Direct+, you must have the following information:

- Company ID (Member's docket number)
- Login ID (obtained from Direct+ Coordinator)
- Password (obtained from Direct+ Coordinator)
- URL to access system: [www.fhlbboston.com](http://www.fhlbboston.com)

To log in to the system:

1. Connect to the Internet.
2. Open the appropriate browser.
3. Type in the URL: [www.fhlbboston.com](http://www.fhlbboston.com)
4. Click "Login" in the top right corner.
5. Select "Login" under Direct+

The following screen will display:

**FHLBBoston**

**Login**  
Enter your login information to access your online accounts. \* Required Field

Secure Login:

Company ID:  \*

Login ID:  \*

Password or Passcode:  \*

Language:

[Access Accounts](#)

[Copyright Information](#)

1. In the Company ID field, type in your institution's docket number.
2. In the Login ID field, type in the appropriate user name.
3. In the Password field, type the appropriate password.
4. Click "Access Accounts"

## **Logging Off**

To log off the system:

1. Go to top task bar
2. Click exit icon  just below Direct+



## **Change Startup Screen**

To change your start up screen

1. Click User Preferences 
2. Preferences
3. Startup Screen
4. Chose: Current or Prior Day

## **Information Reporting**

### **Balances**

The Balances function provides current and prior day account balances and transaction information. This screen displays your institution's account balances at a glance. This option provides a summary as well as detail of transactions for all your institution's accounts.

### **Prior Day**

#### **To view prior day balances:**

1. Click on Information Reporting, Prior Day balances will appear.

The following information is available for each account:

- Account Number
- Account Name
- Ledger Date
- View Details Button
- Total Debit Amount
- Total Credit Amount
- Closing Ledger Balance

#### **To view transactions of a specific date:**

1. Select the date you want to view.
2. Click "View Details". The screen will open to show the details of that day.

The following information is available for each entry:

- Transaction Description
- Transaction Detail Button
- Amount
- DR/CR
- Bank Reference
- Customer Reference

**To view the details of an entry:**

1. Select the entry you want to view.
2. Click the transaction Detail Button. The Prior Day Transaction Detail will open to show the details of that transaction.

The following information is displayed:

- Transaction Date
- Account
- Transaction Code
- Transaction Description
- DR/CR
- Amount
- Bank Reference
- Customer Reference
- Reference Text

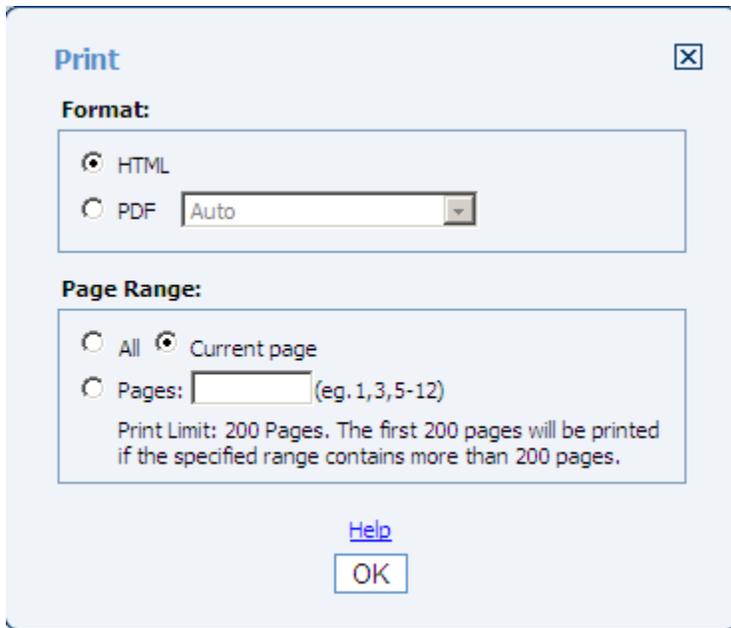
Click on the “x” in the corner of the detail box to close out of the view details box.

Click on the “back” button to return to previous screen

**To print files:**

1. Click printer icon 

The following screen will display:



2. Make your selection: HTML or PDF
3. Click “OK”
4. Choose printer, Click “Print”

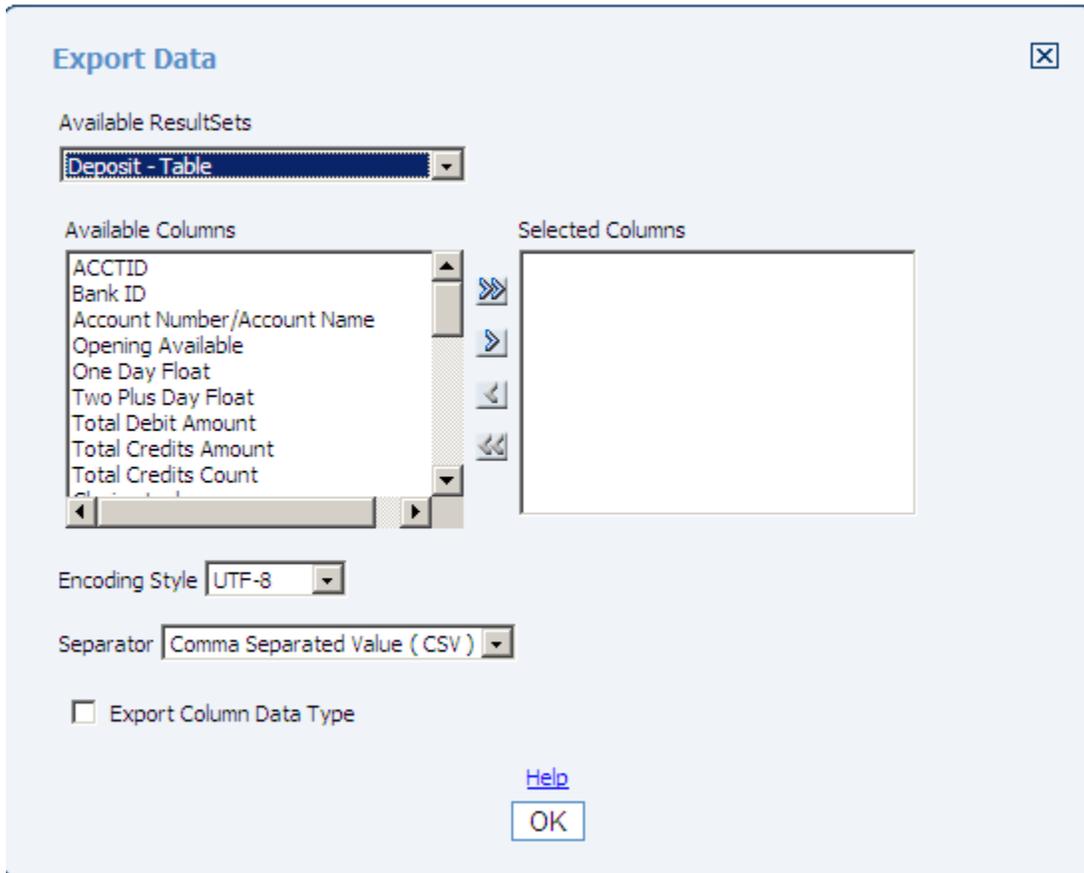
## **Export Data**

To export report data to an Excel spreadsheet as a comma-separated values (.csv) file. You can select an option to export the column’s data type. The spreadsheet data is formatted like the data in the information object or the template. If you edited column headers or formatted numeric data in the report design, for example, the spreadsheet does not reflect your edits.

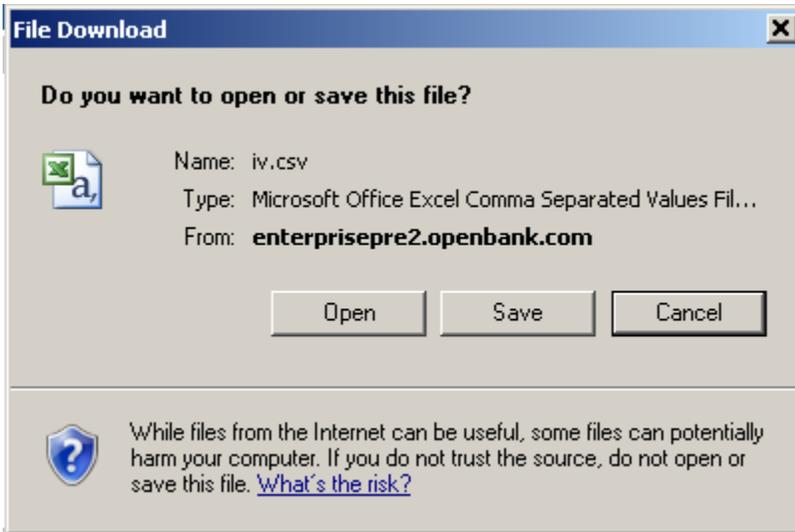
### **To export data:**

1. Click icon 

The following screen will display:



2. Under Available ResultSets: Deposit – Table or Loan - Table
3. Under Available Columns – lists the columns that can be exported from the specified table. You can export any of the data the report uses, including the data in rows and columns. If the report uses more than one data source, you can export data from each data source separately.
4. Click “OK”
5. You will receive the following message:



6. Click "Open", file will open into an Excel spreadsheet
7. The spreadsheet will need some formatting
8. Save File

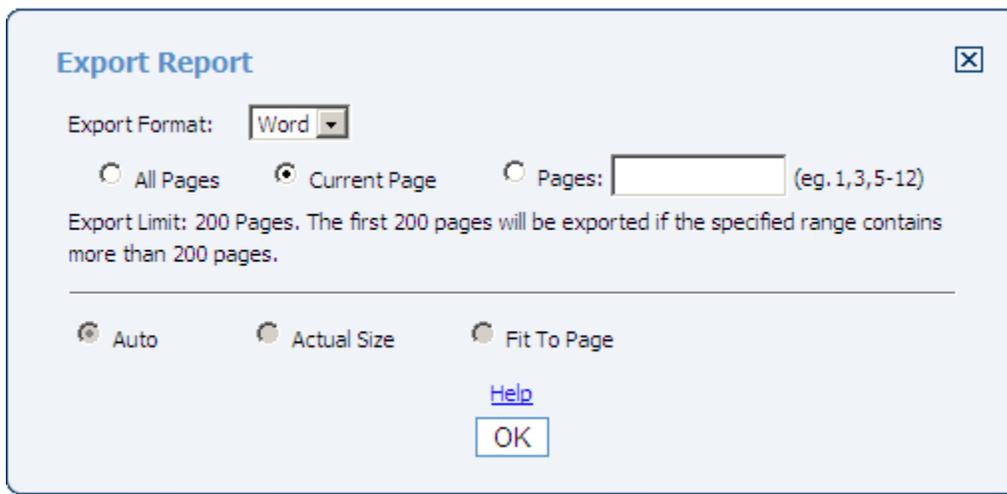
### **Exporting a Report**

You can export an entire report to several different formats. Exporting to one of these formats creates a file for use by another application program outside.

#### **To export report:**

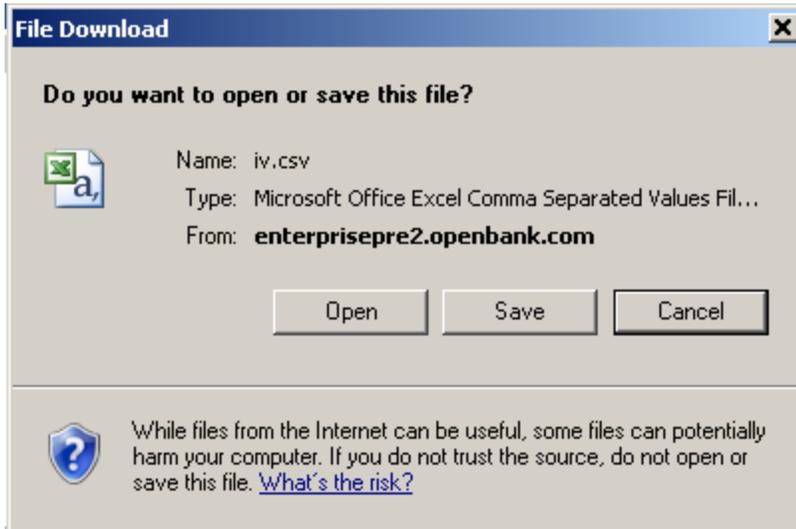
1. Click icon 

The following screen will display:



2. Chose Export Format: Word or Excel
3. Chose "All Pages", "Current Page", or select Pages

4. Click “OK”
5. You will receive the following message:



6. Click “Open”, file will open in Word or Excel
7. The file may need some formatting

## **Current Day**

### **To view current day balances:**

1. Click on Balances, then choose current day. Current Day balances will appear.

The following information is available for each account:

- Account Number
- Account Name
- View Details
- Currency
- Date/Time of Last Update
- Current Balance

### **To View details of account transactions:**

1. Click on “view detail” button for that account

The following information is displayed:

- Value Date
- Transaction Description
- Transaction Detail button
- Amount
- DR/CR
- Bank Reference

To View details of a transaction:

- Click on “Transaction Detail” button.

The following information is displayed:

- Transaction Date
- Account
- Transaction Description
- DR/CR
- Amount
- Bank Reference
- Reference Text

Click on the “x” in the corner of the detail box to close out of the view details box.

Click on the “back” button on the browser to return to previous screen

## **Transaction Search**

Transaction Search allows you to search and/or sort your transactions in history based on specific search criteria. Use this screen to search for a specific transaction or group of transactions. At least one selection in each section is required.

To access Transaction Search:

1. Click “Information Reporting”
2. Hover mouse over “Transaction Search”
3. Click on drop down “Transaction Search”

The following screen will display:

The screenshot displays the Transaction Search interface. On the left, a vertical grey bar contains the labels "Type: \*" and "Criteria: \*".

The "Type: \*" section features a dropdown menu with the following options: "All Transactions", "All Credit Transactions", "All Debit Transactions", "-----BAI/SWIFT Description-----", and "108/ Credit Memo". Below the dropdown is the instruction: "To multi-select, use CTRL or SHIFT and click on multiple items".

The "Criteria: \*" section includes several input fields with associated icons (a calendar icon for dates and a dollar sign icon for amounts):

- Date:** A field with a calendar icon, followed by "-OR - From:" and a date field containing "01/26/2010", then "to:" and another date field containing "01/26/2010", and finally a calendar icon followed by "MM/DD/YYYY".
- Serial Number:** A field followed by "-OR - From:" and a field, then "to:" and a field.
- Amount:** A field followed by "\$ -OR - From:" and a field, then "\$ to:" and a field, and finally a "\$" symbol.
- Customer Reference:** A single text input field.
- Bank Reference:** A single text input field.

Information icons (a blue circle with a white 'i') are located to the left of the Amount, Customer Reference, and Bank Reference sections.

Your institution’s accounts will be listed on the left hand side of the screen, under “Search Accounts”. You can select all accounts, none or an individual account.

1. Select “Type”:
  - a. Click on selection – “All Transaction”
  - b. Use CTRL or SHIFT to select multiple items
2. Enter “Criteria”:
  - a. Enter Date - single or range

- b. Enter Serial Number – single or range  
(Numeric searches – Check serial number)
- c. Enter Amount – single or range
- d. Enter Customer Reference  
(Text searches – use an asterisk (\*) at the end or at the beginning of text (abc\*) will search for all text that starts with abc. \*abc will search for all text that ends with abc.)
- e. Enter Bank Reference  
(Text searches – use an asterisk (\*) at the end or at the beginning of text (abc\*) will search for all text that starts with abc. \*abc will search for all text that ends with abc.)
- f. Click “Search”

**Transaction Search Results**

Use this screen to view results for a transaction search.

The following screen will display with your search information:

**Transaction Search Results**  
Use this screen to view results for a transaction search. Click the Search button for a new search.

 **Successful Submit:**  
Please choose only either an exact date or choose a date range. Results displayed are restricted based on default values.

 **Note:**  
You do not have any transactions for the Search selected.

Search Results for--  
Account:  
Transaction Type: All Transactions  
Exact Date: 01/04/2010  
Date: 01/26/2010 to 01/29/2010  
Exact Amount: N/A  
Amount: N/A to N/A

[New Search](#)

Search Results						
Date	Customer Reference ID	Bank Reference	Account	Description	Debit (-)	Credit (+) Image
<p><a href="#">INFORMATION REPORTING</a>  <small>Privacy &amp; Security   Copyright Information</small></p>						

## **Reports**

### Reports

The Reports function allows you to review standard and customized reports.

To customize a report:

1. Click Information Reporting
2. Click Reports

The following screen will display:

**Reports**  
Use this screen to review Standard and Custom reports.

Custom Bank Reports	
Reports	Action
There are no standard or custom reports to display. None have been defined.	

Standard Bank Reports	
Reports	Action
Current Day Combination	<a href="#">Customize</a> <input type="button" value="View"/>
Current Day Detail New Items	<a href="#">Customize</a> <input type="button" value="View"/>
Current Day Detail	<a href="#">Customize</a> <input type="button" value="View"/>
Current Day Summary	<a href="#">Customize</a> <input type="button" value="View"/>
Prior Day Combination	<a href="#">Customize</a> <input type="button" value="View"/>
Prior Day Detail	<a href="#">Customize</a> <input type="button" value="View"/>
Prior Day Summary	<a href="#">Customize</a> <input type="button" value="View"/>

To view a report:

1. Select a report
2. Click "View"

To customize the following reports:

Current Day or Prior Day Combination; Current Day or Prior Day Detail; Current Day Detail New Items

1. Select Current Day Combination report
2. Click "Customize"

The following screen will display: (\*denotes a required field)

### Customize Standard Report

Use this screen to modify parameters used to retrieve data for a standard report.

\* Required Field

**Report Information**

Bank Report Name: Current Day Combination  
 Report Type: Current Day Combination  
 Usage: Private ▾ \*

Reference Text:  Included

Custom Report Name:  \*

**Account Information**

Accounts: Account Number -- Account Name -- Bank ID

1234567 - DEP - Primary IDEAL - 0011223344
2345678 - DEP - Secondary IDEAL - 0011223344
123456789 - Rollover Overnight - 0011223344

To multi-select, use CTRL or SHIFT and click on multiple items

**Search Criteria**

Date Range:  Absolute Date  
 From:  To:  MM/DD/YYYY

Relative Date  
 From:  Select Relative Date \* To:  Select Relative Date \*

Amount Range: From: 0.0 \$ To: 0.0 \$ #.###.###

Customer Reference Number:   Customer Reference Info

Bank Reference Number:   Bank Reference

Serial Number Range: From:  To:   Serial Number Info

**Transaction Information**

BAI Groups:  Select Groups

To multi-select, use CTRL or SHIFT and click on multiple items

Transaction Codes: Add New Codes:

Use a separated list of codes only - example: 102, 122, 140

3. Under Report Information:
  - a. Usage – Private or Shared
  - b. Reference Text – included or not
  - c. Enter – Custom report name – name of saved report
  - d. Select account or accounts to be included in report (Multi-select use CTRL or SHIFT)
4. Under Search Criteria: Enter the following information
  - a. Absolute Date: MM/DD/YYYY
  - b. Relative Date: Prior Day
  - c. Amount Range
  - d. Customer Reference Number
  - e. Bank Reference Number
  - f. Serial Number Range
5. Transaction Information
  - a. BAI Groups

- b. Transaction Codes
- c. View Transaction List
6. Click “Continue” to preview report
7. Click “Cancel” to cancel or edit report

To customize Current Day or Prior Day Summary:

1. Select a report
2. Click “Customize”

The following screen will display:

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INFORMATION REPORTING PAYMENTS

Balances Transaction Search Reports Export Calculators

**Customize Standard Report**  
Use this screen to modify parameters used to retrieve data for a standard report. \* Required Field

**Report Information**

Bank Report Name: Prior Day Summary  
Report Type: Prior Day Summary  
Usage: Private \*  
Custom Report Name: \*

**Account Information**

Accounts: Account Number - Account Name - Bank ID

1234567 - DEP - Primary IDEAL - 0011223344
2345678 - DEP - Secondary IDEAL - 0011223344
112345678 - DEP - Rollover Overnight - 0011223344

To multi-select, use CTRL or SHIFT and click on multiple items

**Search Criteria**

Date Range:

Absolute Date  
From: To: MM/DD/YYYY

Relative Date  
From: Select Relative Date \* To: Select Relative Date \*

3. Under Report Information:
  - a. Enter “Custom Report Name” – name of saved report
4. Under Account Information:
  - b. Select accounts to be used on this reports  
(To multi-select, use CTRL or SHIFT and click on multiple items)
5. Under Search Criteria:
  - c. Choose Data Range:
    - a. Absolute Date: MM/DD/YYYY
    - b. Relative Date: Prior Day
6. Click “Continue” to preview report
7. Click “Cancel” to stop or edit

## **Special Reports**

The Special Reports function allows you to view and print preformatted generated reports.

The following reports are available:

- ADV - Amortization schedule
- ADV - Interest bills
- ADV - Matured advances
- ADV – Outstanding Advances
- ADV – Pledged Collateral
- ADV – Prepayment Report
- ADV - Short-term advances
- CAP - Dividend letter
- CAP – MPF Requirement
- CAP – Preliminary Repurchase Notice
- CAP – Repurchase Notice
- CAP - Statement of monthly activity
- CDA – Calculations
- CDA – Housing Projects
- DEP - Bimonthly statement
- DEP - CD confirms
- DEP - Check detail
- DEP - Collected balance
- DEP - Daily debit/credit advice
- DEP - Daily Overnight deposit confirmation
- DEP - Monthly accrued interest report
- DEP - Monthly statement
- DEP - Service fee analysis statements
- SFK – 5 Day Projected Income
- SFK – Activity Report
- SFK – Daily Stmt of Holdings

To view Special Reports:

1. Click Information Reporting
2. Click Reports
3. Click Special Reports – The Special Report View screen will display

Under “Select a Special Report” there are three columns:

1. Special Report Name – name of report
2. Update Date/Time – last date and time report was updated
3. Historical Versions - the number of reports we have in the history file

To view or print a special report:

1. Select a report – from Special Report Name list
2. Click the selected report. A new browser screen will display the selected report.
3. To print, click “Print.”

To view a version in History:

1. Select a report
2. Click number under Historical Versions
3. Select date of report desired.
4. Double-click the selected report.
5. To print, click “Print.”
6. Click “Back” to return to Special Reports.

## **Export**

The export function allows you to create, edit, delete, or export profiles.

To export a profile:

1. Click on Information Reporting
2. Click on Export Profiles
3. Click “Create New” (right side of screen)

The following screen will display:

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Balances Transaction Search Reports Export Calculators

### Create Export Profile

Use this screen to create a new Export Profile. \* Required Field

**Definition**

Description: \*  
File Name: \*  
Format: Select Format \*  
Content: Select Contents \* **Select Contents**  
Last Execution Date: 02/11/2010

**Search Criteria**

Accounts: 1234567 - DEP - Primary IDEAL  
2345678 - DEP - Secondary IDEAL  
123456789 - DEP - Rollover Overnight

To multi-select, use CTRL or SHIFT and click on multiple items

Date Range: From: To: MM/DD/YYYY  
-OR-  
Relative Date Range: From: Select Relative Date \* To: Select Relative Date \*

**Back** **Continue**

4. Under Definition enter the following information:

- a. Description
- b. File Name – name of saved profile
- c. Format:
  - a. BAI II
  - b. Comma Separated
  - c. MS Money
  - d. QuickBooks
  - e. Semicolon Separated
  - f. SWIFT
  - g. Tab Separated

- d. Content
- 5. Under Search Criteria select the following information
  - a. Select accounts to be exported
  - b. Date Range – to be exported or;
  - c. Relative Date Range
- 6. Click “Cancel” to cancel or edit export
- 7. Click “Continue” to

**Calculators**

The Calculators screen allows you to view your institution’s available borrowing capacity based on the current business day’s actual data for capital stock and collateral.

Two calculators allow you to see how your borrowing capacity would increase or decrease if you changed your current position with the FHLB Boston. The data is not stored for each simulation, so you can recalculate as many times as necessary and for as many examples as you like.

<b>If you want to:</b>	<b>select:</b>	<b>you can modify:</b>
Recalculate available borrowing capacity based on capital stock	Capital Stock	Overnight Advances, 2 Day - 3 Month Advances, Other Advances, Advance Commitments, Letters of Credit, Intermediated Derivatives, Acquired Member Assets, Delivery Commitments for Acquired Member Assets, or any other required component for Capital Stock.  Please note that the Acquired Member Assets and Delivery Commitments for Acquired Member Assets calculation is not done within this application refer to the MPF Requirement report in Special Reports.
Recalculate available borrowing capacity based on collateral	Collateral	Current Collateral Required (Outstanding Advances) and any eligible component

		for collateral (Family 1-4 Owner Occupied, Family 1-4 Owner Occupied Insured, Other Insured Loans, etc.)
--	--	--

**Note:** Please note that, while the Bank attempts to ensure the accuracy and timeliness of all information provided on Direct+, the information you generate on the calculators may, in some instances, differ from the Bank's actual, internal records for accounts and available credit lines. If such an event were to occur, the Bank's records would govern over information obtained on Direct+.

## Capital Stock

The Capital Stock Calculator is used to create “what if” scenarios to change your available borrowing capacity based on capital stock. For example, if you want to increase your institution’s capital stock or outstanding advances, you may substitute amounts and recalculate to see how much this will increase your capital stock requirement.

**FHLBBoston**
Corporate Banking Online

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### Capital Stock Calculator

Use this screen to review "What If" scenarios for Capital Stock Requirements.

	Current Position	Requirement %		Current Requirement	Cycle Date	Last Update
Member Stock Investment	\$257,461,000.00	0.35%		\$901,113.50	12/31/2008	02/10/2010 01:27
Component	Current Position	Requirement %	Factor	Current Requirement	New Value	New Requirement
Overnight Advances	\$0.00	3%	100%	\$0.00	0	\$0.00
2 Day - 3 Month Advances	\$0.00	4%	100%	\$0.00	0	\$0.00
Other Advances	\$82,592,084.76	4.5%	100%	\$3,716,643.81	82592084.76	\$3,716,643.81
Advance Commitments	\$0.00	0%	100%	\$0.00	0	\$0.00
Letters Of Credit	\$0.00	4.5%	50%	\$0.00	0	\$0.00
Intermediated Derivatives	\$0.00	4.5%	100%	\$0.00	0	\$0.00
Acquired Member Assets	\$3,572,351.14	100%	100%	\$32,712.72	3572351.14	\$3,572,351.14
Delivery Commitments for Acquired Member Assets	\$0.00	0%	100%	\$0.00	0	\$0.00
<b>Activity Base Total</b>	<b>\$86,164,435.90</b>			<b>\$3,749,356.53</b>		<b>\$7,288,994.95</b>
<b>Total Stock Investment Requirement</b>				<b>\$4,650,500.00</b>		<b>\$8,190,200.00</b>
<b>Current Capital Stock Excess(Purchase)</b>	<b>\$5,530,400.00</b>			<b>\$879,900.00</b>		<b>(\$2,659,800.00)</b>

The information in the “Current” columns is the current business day’s actual balances. The following fields may not be changed:

Member Stock Investment	Current Position & Current Requirement: These are the amounts of the Membership Stock Investment outstanding and the requirement associated with this amount, these figures are based on the amounts you reported for the Cycle Date.
Activity Based Total	Current Position & Current Requirement: This is the total of the components that make up the Activity portion of the Capital Stock Requirement. New Requirement: This will calculate when you make edits to the New Value fields for the components.
Total Stock Investment Requirement	Current Requirement: This is the total of the Member Stock Investment Current Requirement and the Activity Based Total Current Requirement, rounded up to the next 100. New Requirement: This will calculate when you make edits to the New Value fields for the components.
Current Capital Stock	Current Position: This is you current Capital stock Balance with the Bank.

Excess/(Purchase)	<p>Current Requirement: This is the difference between the Total Stock Investment Requirement Current Requirement and the Current Capital Stock Current Position. If the amount appears in ()'s than a purchase would be required.</p> <p>New Requirement: This will calculate will you make edits to the New Value fields for the components.</p>
-------------------	--

The following fields may be changed, by populating the New Value column. Increase or decrease these amounts to illustrate the effects on the available borrowing capacity based on capital stock, minimum required capital stock, capital stock purchase required or excess capital stock:

Overnight Advances	Current Position & Current Requirement: These are the amount of Overnight Advances outstanding as of the current business day and the requirement associated with this amount.
2 Day - 3 Month Advances	Current Position & Current Requirement: These are the amount of 2 Day to 3 Month Advances outstanding as of the current business day and the requirement associated with this amount.
Other Advances	Current Position & Current Requirement: These are the amount Advances outstanding with term greater than 3 Month as of the current business day and the requirement associated with this amount.
Advance Commitments	Current Position & Current Requirement: These are the amount of Advance Commitments as of the current business day and the requirement associated with this amount.
Letters of Credit	Current Position & Current Requirement: These are the amount of Letters of Credit as of the current business day and the requirement associated with this amount.
Intermediated Derivatives	Current Position & Current Requirement: These are the amount of Derivatives as of the current business day and the requirement associated with this amount.
Acquired Member Assets	<p>Current Position: This is the amount of Acquired Member Assets, owned by FHLB Boston, as of the current business day.</p> <p>Current Requirement: This is the current requirement for Acquired Member Assets.</p> <p>The data defaulted in to the “new value” field is the amount of capital required based on previous activity and <b>cannot calculate the impact of new activity at this time.</b> The date on which the asset was funded by the bank, dictates the requirement – different funding dates may have different requirements. As such, you may reference, Special Report: CAP – MPF Requirement to identify how your Acquired Member Asset requirement is calculated. We are working to expand the options for MPF capital stock requirements in the near term to include the different requirements based on funding periods. (see table below)</p>

	Funding Period/Description	Capital Stock Percentage
	Unfunded Commitments	0%
	Grandfathered Loans	0%
	04/19/04-10/15/04	4.50%
	10/16/04-TBD *	0.00%
	04/18/08-11/01/09	4.50%
	* Items funded within this period are subject to a 0% requirement based upon the execution date of the Master Commitment	
Delivery Commitments for Acquired Member Assets	<p>Current Position: This is the amount of actual Acquired Member Assets delivery commitments, to be owned by FHLB Boston, as of the current business day.</p> <p>Current Requirement: This is the current requirement for actual Acquired Member Assets delivery commitments, based on the different periods (See Special Report: CAP – MPF Requirement). <b>The current requirement on delivery commitments is zero.</b></p>	

To calculate your capital stock position, edit the New Value for the component as appropriate and click the “Calculate” Button. The New Requirements will be calculated.

**Collateral Borrowing Capacity**

The Collateral Calculator is used to create “what if” scenarios to show how changing your extensions of credit or pledging new or additional qualified collateral will affect your borrowing capacity with the Bank. For example, if you want to increase your institution’s outstanding advances, or see what happens to your collateral borrowing capacity by pledging another eligible asset or increasing the amount of an asset you already pledged, you may substitute amounts in the new value fields and click recalculate to see how much this changes your borrowing capacity.

Please note any differences between the current value field and the new value field are the result of a blended haircut. Blended rates are the result of multiple asset classes with different haircut values being combined into one component. The Haircut percentage reflects the largest haircut and is applied to the New Value field when the calculation is done to produce the New Disc. Value.

**Collateral Calculator**

Use this screen to review "What Ifs" scenarios for Collateral Requirements.

Current Position Display  All qualified collateral assets  Only pledged assets **Calculate**

	Last Update			Current Value			New Value
Current Collateral Required	02/22/2010 12:51			\$5,669,450,832.61			5669450832.61
Component	Last Update	Adj	Adj Haircut	Current Value	Disc. Value	New Value	New Disc. Value
Securities with Equity Int in Eligi	01/22/2010	\$0.00	100% 90%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Commercial M	01/22/2010	\$0.00	100% 50%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Non Agency M	01/22/2010	\$0.00	100% 50%	\$0.00	\$0.00	0.00	\$0.00
Deposits	01/22/2010	\$0.00	100% 100%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Owner Occupier Subprime	01/22/2010	\$0.00	100% 75%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Owner Occupier Non Tradi	01/22/2010	\$0.00	100% 75%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupier Subpr	01/22/2010	\$0.00	100% 50%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupier Non T	01/22/2010	\$0.00	100% 50%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Owner Occupier	01/22/2010	\$11,564,800.00	95% 75%	\$12,457,967,351.06	\$8,876,301,737.63	12457967351.06	\$8,868,061,817.63
Family 1-4 Owner Occupier Insured	01/22/2010	\$0.00	100% 85%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupier	01/22/2010	\$0.00	100% 50%	\$545,516,394.00	\$272,758,197.00	545516394.00	\$272,758,197.00
Family 5+	01/22/2010	\$0.00	100% 65%	\$0.00	\$0.00	0.00	\$0.00
Other Insured Loans	01/22/2010	\$0.00	100% 75%	\$0.00	\$0.00	0.00	\$0.00
CFI Loans	01/22/2010	\$0.00	100% 50%	\$0.00	\$0.00	0.00	\$0.00
Commerical RE	01/22/2010	\$0.00	75% 50%	\$147,242,073.00	\$55,215,777.38	147242073.00	\$55,215,777.38
HELOCS	01/22/2010	\$2,778,000,000.00	93% 50%	\$8,010,938,466.00	\$2,433,316,386.69	8010938466.00	\$2,433,316,386.69
Second Mortgages	01/22/2010	\$0.00	100% 50%	\$0.00	\$0.00	0.00	\$0.00
LHTC	01/22/2010	\$0.00	100% 95%	\$0.00	\$0.00	0.00	\$0.00
Govt Backed Securities	01/22/2010	\$0.00	100% 95%	\$0.00	\$0.00	0.00	\$0.00
Non Agency MBS	01/22/2010	\$0.00	100% 75%	\$0.00	\$0.00	0.00	\$0.00
FHLMC & FNMA MBS	01/22/2010	\$0.00	100% 90%	\$0.00	\$0.00	0.00	\$0.00
<b>Total Collateral Value (Disc.)</b>				\$21,161,664,284.06	\$11,637,592,098.70	\$21,161,664,284.06	\$11,629,352,178.70
<b>Collateral Excess/Deficiency</b>					\$5,968,141,266.09		\$5,959,901,346.09

**Print** **Calculate**

Please see [Disclaimer](#).

The default view is to display a list of all qualified collateral assets with the value amount in each of the assets the member currently pledges to the Bank. To see only the assets pledged, switch the radio button to “only pledged assets.”

**Collateral Calculator**

Use this screen to review "What Ifs" scenarios for Collateral Requirements.

Current Position Display  All qualified collateral assets  Only pledged assets **Calculate**

	Last Update	Current Value	New Value
Current Collateral Required	02/22/2010 12:53	\$5,669,450,832.61	5669450832.61

Component	Last Update	Adj	Adj	Haircut	Current Value	Disc. Value	New Value	New Disc. Value
Family 1-4 Owner Occupier	01/22/2010	\$11,564,800.00	95%	75%	\$12,457,967,351.06	\$8,876,301,737.63	12457967351.06	\$8,868,061,817.63
Family 1-4 Non Owner Occupier	01/22/2010	\$0.00	100%	50%	\$545,516,394.00	\$272,758,197.00	545516394.00	\$272,758,197.00
Commerical RE	01/22/2010	\$0.00	75%	50%	\$147,242,073.00	\$55,215,777.38	147242073.00	\$55,215,777.38
HELOCS	01/22/2010	\$2,778,000,000.00	93%	50%	\$8,010,938,466.00	\$2,433,316,386.69	8010938466.00	\$2,433,316,386.69

<b>Total Collateral Value (Disc.)</b>		\$21,161,664,284.06	\$11,637,592,098.70	\$21,161,664,284.06	\$11,629,352,178.70
<b>Collateral Excess/Deficiency</b>			\$5,968,141,266.09		\$5,959,901,346.09

**Print** **Calculate**

Please see [Disclaimer](#).

The information in the "Current Value" column reflects the current business day's actual balances and can not be changed.

The following fields may not be changed:

Current Collateral Required	Current Value: This is the aggregate amount of the Bank's extensions of credit to the member, including the member's outstanding advances (excluding IDEAL Way line of credit advances), IDEAL Way line of credit, letters of credit, the credit enhancement that secures assets purchased by the Bank, and any collateral required to maintain derivatives transactions with the Bank, collectively, "advances").
Components (i.e. Family 1-4 Family Owner Occupied) Investment	A listing of each of the current qualified collateral assets as defined in Appendix A of the Products Policy.  Current Value: This is the current market value of each of the components pledged to the Bank.  Discounted Value: This is the value of each component after any adjustments and or haircuts.
Last Update	This is when the last update was made to each of the components listed. (Securities are priced daily and will reflect their new market value as soon as it is received.)

ADJ, ADJ%, Haircut	These reflect the amount or percentage of adjustments made based on the Bank's products policy and on the Bank's review of the overall quality and volatility of the value of the collateral pledged as determined by the results of on-site collateral reviews and the Bank's risk analysis.
<p>CALCULATION SECTION OF COLLATERAL CALCULATOR – Bottom Section of Calculator</p>	
Total Collateral Value (Disc.)	
Collateral Value (Total)	This is the aggregate values of all the assets pledged to the Bank.
Disc. Value (Total)	This is the aggregate discounted value of all the assets pledged to the Bank.
New Value (Total)	This is the aggregate value of the changes made to each of the components above.
New Disc. Value	This is the aggregate value of the changes made to each of the components after any haircuts or adjustments.
Collateral Excess/(Deficiency)	
Disc. Value	<p>This is the difference between the Current Value of the Current Collateral Required field and the aggregate of the Disc. Value.</p> <p>This is the estimated borrowing capacity based on the member's current business day's actual balances. (A positive balance is excess collateral borrowing capacity, a negative () number is a deficit.)</p>
New Disc Value	<p>This is the difference between the New Value of the Current Collateral Required (Advances) and the aggregate amount of the New Disc. Value. This is estimated borrowing capacity based on the changes made to the new values on the worksheet above.</p> <p>(A positive balance is excess collateral borrowing capacity, a negative () number is a deficit.)</p>

The following fields may be changed, by populating the New Value column. Increase or decrease these amounts to illustrate the effects on the available borrowing capacity based on collateral pledged or advances outstanding.

Current Collateral Required	Enter a new Amount in the New Value Box and click Calculate to see how increasing your advances or other extensions of credit will change your collateral borrowing requirement.
New Value Field for each Component:	Change the amount beside any of the components in the New Value fields to see how adding or changing qualified collateral will affect your borrowing capacity. When entering the amount in the New Value field, you want to enter the amount you intend to pledge prior to any adjustments or haircuts, the system will calculate these for you once you click Calculate.
Total Collateral Value (Disc.)	Current Value: This is the aggregate value of all the assets pledged to the Bank.

Please note: The Bank may, in its sole discretion, refuse certain collateral, or adjust collateral discounts or valuations applied, based on the financial condition of the member, and on the Bank's review of the overall quality and volatility of the value of the collateral pledged as determined by the results of on-site collateral reviews and the Bank's risk analysis.

## ***Payments***

### ***Book Transfers Overview***

Direct+ offers Members a secure mechanism by which to process transfers electronically. Transactions can be executed involving Rollover Overnight, IDEAL Way, Custodial Mortgage, and MPF Multiple Remittance Deposit Accounts.

To use Direct+ book transfer services, the Member must execute the Direct+ Services Agreement and Schedule B to that agreement.

In order to complete a transaction, the user must “authorize” the electronic communication to the Bank using his or her password. Once a user “authorizes” the transmission, the user has authenticated the instruction to the Bank. All Book Transfer transactions require only one approver to authenticate the transaction by authorizing it.

The Bank processes Book Transfer transactions between 8:30 a.m. and 4:30 p.m., with various deadlines for each product.

Rollover Overnight Deposits	4:30 P.M.
IDEAL Way Deposits	4:30 P.M.
CMA Deposits	4:30 P.M.
MPF Multiple Remittance	4:30 P.M.

Book Transfers are allowed from one account to another account, from many to one or from one to many. We do allow transactions to be scheduled. Each transaction will be processed for the indicated business day.

## **Book Transfers**

The Transfers module allows you to execute transactions with the Bank.

To execute a Book Transfer, click Payments to open the Transfers module. The Pending Transfer screen will appear and display all pending transactions. Then click on Transfers a drop down box will appear, chose New Transfer.

**Please note: Cutoff time is 4:30 PM.**

**To create a One to One transfer:**

1. Click “Create a New Transfer”
2. Select account transfer type Single

The following screen will display.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS** Safekeeping Transfers Import/Export Reports

### Create Transfer

Use this screen to create a transfer. \* Required Field

**Transfer Information**

Transfer From: Account Number -- Currency -- Account Name -- Balance  
Select An Account \*

Transfer To: Account Number -- Currency -- Account Name -- Balance  
Select An Account \*

Amount: \*

Memo: Enter notes about this transfer

Date: 02/10/2010 \* MM/DD/YYYY

Cancel Preview Transfer

3. Under “Transfer From” choose the appropriate account number or account name.
4. Under “Transfer To” choose the appropriate account number or account name.
5. Click on the Amount box.
6. Enter the amount of the transfer.
7. You may enter any reference information in the “Memo” field.
8. Choose either Submit this transfer for later approval (transaction would require approval before it is processed) or Submit on Approval (transaction processed immediately).

Click “Preview Transfer”

The following screen will display.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Safekeeping Transfers Import/Export Reports

### Preview Transfer

Use this screen to review the transfer information you just entered. To accept this information, click Submit Transfer.

**Transfer Information**

Transfer From: DEP - Primary IDEAL  
Transfer To: DEP - Rollover Overnight

[View Payment History](#)

Amount: \$100.00  
Memo:  
Date: 02/10/2010

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

[Cancel](#) [Edit Transfer](#) [Submit Transfer](#)

9. Confirm the transaction is correct. Click on “Enter Password”
10. Type in your password you used to enter the FHLB Direct system. By entering your Password in the Password box, you will be verifying your transfer order with an electronic authorization. You are therefore, authorizing the transaction(s), and your authorization has the same force and effect as if you had signed a paper transfer order.

*Note: For additional details regarding security please review Section 3 of the Guide to Direct+ Services.*

11. To authorize the transaction, click “Submit Transfer”, to cancel the transaction, click “Cancel”, to edit the transaction click “Edit Transfer”
12. The transfer is authorized (signed) and the screen will return to “Pending Transfers”.

**Please Note: In order to insure that your transfer request has been received, the Transfer List should be reviewed prior to the transfer cutoff times.**

**To create One to Many transfer:**

1. Click “Create a New Transfer”
2. Select account transfer type One to Many

The following screen will display.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Safekeeping Transfers Import/Export Reports

**Create One to Many Transfer**  
Use this screen to create the account transfer. \* Required Field

**Transfer Information**

Transfer Type: One To Many

Transfer From: Account Number -- Currency -- Account Name -- Balance  
Select An Account \*

Memo: Enter notes about this transfer

Date: 02/10/2010 \* MM/DD/YYYY

**Transfer To**

Account Name	Account Number	Amount
From List *		

Cancel Preview Transfer

3. Under “Transfer From” choose the appropriate account number or account name.
4. You may enter any reference information in the “Memo” field.
5. Click “From List” to choose the appropriate account numbers to transfer to.
6. Enter the amounts in to boxes next to the destination accounts.
7. Choose either Submit this transfer for later approval (transaction would require approval before it is processed) or Submit on Approval (transaction processed immediately).
8. Click “Preview Transfer”

The following screen will display.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Safekeeping Transfers Import/Export Reports

**Preview Transfer**  
Use this screen to view a specific transfer instruction.

**Transfer Information**

Transfer From: DEP - Primary IDEAL  
Transfer Type: One To Many

Memo:

Date: 02/10/2010

**Transfer To**

Account Name	Account Number	Amount
✓ DEP - Secondary IDEAL	1234567	\$100.00
✓ DEP - Secondary IDEAL	7654321	\$100.00
Total Transfer Amount:		\$200.00

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

Cancel Edit Transfer Submit Transfer

9. Confirm the transaction is correct. Click on “Enter Password”
10. Type in your password you used to enter the FHLB Direct system. By entering your Password in the Password box, you will be verifying your transfer order with an electronic authorization. You are therefore, authorizing the

transaction(s), and your authorization has the same force and effect as if you had signed a paper transfer order.

*Note: For additional details regarding security please review Section 3 of the Guide to Direct+ Services.*

11. To authorize the transaction, click “Submit Transfer”, to cancel the transaction, click “Cancel”, to edit the transaction click “Edit Transfer”
12. The transfer is authorized (signed) and the screen will return to “Pending Transfers”.

**Please Note: In order to insure that your transfer request has been received, the Transfer List should be reviewed prior to the transfer cutoff times.**

**To create Many to One transfer:**

1. Click “Create a New Transfer”
2. Select account transfer type Many to One

The following screen will display.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Safekeeping Transfers Import/Export Reports

### Create Many to One Transfer

Use this screen to create the account transfer. \* Required Field

**Transfer Information**

Transfer Type: Many To One

Transfer To: Account Number -- Currency -- Account Name -- Balance  
DEP - Rollover Overnight

Memo: Enter notes about this transfer

Date: 02/10/2010 \* MM/DD/YYYY

**Transfer From**

Account Name	Account Number	Amount
DEP - Primary IDEAL	1234567	100.00 *
DEP - Secondary IDEAL	7654321	100.00 *

3. Under “Transfer To” choose the appropriate account number or account name.
4. You may enter any reference information in the “Memo” field.
5. Click “From List” to choose the appropriate account numbers to transfer from.
6. Enter the amounts in to boxes next to the transfer from accounts.
7. Choose either Submit this transfer for later approval (transaction would require approval before it is processed) or Submit on Approval (transaction processed immediately).
8. Click “Preview Transfer”

The following screen will display.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Safekeeping Transfers Import/Export Reports

**Preview Transfer**  
Use this screen to view a specific transfer instruction.

**Transfer Information**

Transfer To: DEP - Rollover Overnight  
Transfer Type: Many To One

Memo:  
Date: 02/10/2010

**Transfer From**

Account Name	Account Number	Amount
✓ DEP - Primary IDEAL	1234567	\$100.00
✓ DEP - Secondary IDEAL	7654321	\$100.00
Total Transfer Amount:		\$200.00

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

Cancel Edit Transfer Submit Transfer

9. Confirm the transaction is correct. Click on “Enter Password”
10. Type in your password you used to enter the FHLB Direct system. By entering your Password in the Password box, you will be verifying your transfer order with an electronic authorization. You are therefore, authorizing the transaction(s), and your authorization has the same force and effect as if you had signed a paper transfer order.

*Note: For additional details regarding security please review Section 3 of the Guide to FHLB Direct Services.*

11. To authorize the transaction, click “Submit Transfer”, to cancel the transaction, click “Cancel”, to edit the transaction click “Edit Transfer”
12. The transfer is authorized (signed) and the screen will return to “Pending Transfers”.

**Please Note: In order to insure that your transfer request has been received, the Transfer List should be reviewed prior to the transfer cutoff times.**

To view the details of a processed transaction:

1. Click Transfer
2. Click Transfer Processed list
3. Click on the sequence number for the transaction you would like to view.
4. The screen will display the details of the transaction.

**Please Note: In order to insure that your transfer request has been received, the Transfer List should be reviewed prior to the transfer cutoff times.**

***Book Transfer Errors***

Following are messages that you could receive when processing a transfer request.

Message Type	Message	Reason
Warning	"There was an unexpected error. If this persists please contact Customer Service."	The Rollover Overnight Deposit Account being debited has insufficient funds to process the transaction.
Page Error	"The date entered may not be past dated."	The transaction date must be current date or a future date.

## ***Safekeeping Overview***

Direct+ offers Members a secure mechanism by which to instruct the Bank to purchase and sell securities for the Member. A Member can also transfer securities from one of its safekeeping accounts to another using Direct+.

To use Direct+ safekeeping services, the Member must execute the Correspondent Services Agreement and Exhibit D to that agreement. Once the member delivers these documents to the Bank, the Member's employees who are authorized to conduct trades on the Member's Custodial Agreement with the Bank will be able to use the Direct+ safekeeping services. The Bank will provide the authorized employees with a RSA token, which requires a challenge response, and an application password.

In order to fully execute a trade, an authorized user must "approve" the electronic communication to the Bank using his or her password and RSA token. Once a user approves the transmission, the user has authenticated the instruction to the Bank and given it the full legal effect of a written legal agreement. Free delivery transactions require two authorized users to "approve" the transaction. (They do this by logging into the same transaction record – one after the other – to indicate their approval using their password and RSA token. All other safekeeping transactions require only one authorized user to authenticate the transaction by approving it.

The Bank processes safekeeping transactions between 8:00 a.m. and 2:00 p.m. You can enter trades into Direct+ up to 90 days before the settlement date. Note that, if you intend to execute an unusual transaction or particularly complex trade, you should contact the Bank's Safekeeping Department, at 617-292-9686, as far in advance of the transaction as possible.

# Safekeeping

## Safekeeping Transactions

***Please note: A safekeeping transaction is not forwarded to the Bank for processing until it is approved.***

To create a new safekeeping transaction:

1. Login to Corporate Banking
  - Enter your Company ID/Docket #
  - Enter your Login ID
  - Enter you Password
2. Click on the safekeeping link
3. Select “New Safekeeping Txn” from the drop down menu
4. Select an account from the drop down list
5. Select a settlement date from the calendar, click on box for calendar to appear.
6. Select a method code from the drop down menu
  - Delivery vs. Payment – Delivery of an asset vs. payment
  - Free Delivery – Delivery of an asset vs. no money (free)
  - Free Receipt – Receipt of an asset vs. no money (free)
  - Receipt vs. Payment – Receipt of an asset vs. payment
  - Transfer/Switch – Internal transfer of an asset between two safekeeping accounts
7. Select a type code from the drop down menu
  - Standard Securities – U.S. Gov Bonds (FHLB, FHLMC, FNMA, GNMA), Corporate Bonds, Municipals
  - Equity – Ownership interest in the form of common stock or preferred stock (assets-liabilities).
  - REPO – A contract in which the seller of securities agrees to buy them back at a certain time.
  - RREPO – Reverse REPO
8. Select a trade date from the calendar, click on box for calendar to appear.
9. Select a settlement location from the drop down menu
10. Enter a broker name
11. Enter a broker code
12. Note: Fed Settlement transactions require an ABA #, ABA name and wire address. This info should auto fill once the broker info is entered. If it does not, the user must enter it free form.
13. Enter the Beneficiary Account # (optional)
14. Enter the Instructions (mandatory for deliveries)
15. Enter the CUSIP #

16. Enter the Security Description
17. Enter the Par/Original Face or # of Shares
18. Enter the Cost/Proceeds (only if it vs. payment)
19. Note: If there are multiple securities and they are all using the same broker, beneficiary account and instructions, the user can select the Add function. Click the Add button. Number of Trades window appears and allows the user to select a number from the drop down menu. The user is allowed to enter the additional trade information.
20. Note: If there are multiple pieces of the same security and they are all using the same broker, beneficiary account and instructions, the user can select the Copy function. Check the copy box. Click the copy button above. A duplicate of that same trade is created allowing the user to edit the Par/Orig Face or # of Shares fields.
21. Click Continue or Save Incomplete (this option allows you to save the transaction as incomplete and go back and edit or cancel it at a later time).
22. If you click continue, the Preview Safekeeping Transaction page is displayed
23. Enter your Password + the RSA token passcode, click submit. The Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top, the trade status will be "Pending Approval".
24. Note: If you have the ability to create and approve trades and choose the option "Submit this Transaction for Later Approval" and click on Submit, the Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top. The new transaction will be listed at the bottom with a "pending approval" status.
25. Note: If you have the ability to create and approve trades and choose the option "Approve on Submit" and click on Submit, the Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top. The new transaction will then be listed on the Safekeeping Processed List screen with a "processing by bank" status.

## Delivery vs. Payment and Receipt vs. Payment:

1. If for “Method” you have selected - Delivery vs. Payment or Receipt vs. Payment with the following “Type”:

- Standard Securities
- Repo
- Reverse Repo

The following screen will appear:

The screenshot shows the 'Create Safekeeping Transaction' form in the FHLB Boston Corporate Banking Online system. The form is divided into two main sections: 'Safekeeping Information' and 'Trade Information'.

**Safekeeping Information:**

- Account: 088000 - USD - Test Bank \*
- Settlement Date (mm/dd/yyyy): \*
- Method Code: Delivery vs. Payment \*
- Type Code: Standard Securities \*
- Trade Date (mm/dd/yyyy): \*
- Settlement Location: Federal Book Entry \*
- Broker Name: \*
- Broker Code: \*
- ABA Number: \*
- ABA Name: \*
- Wire Address: \*
- Beneficiary Account: \*
- Instructions: \*

**Trade Information:**

Copy	Trade#	CUSIP #	Security Description	Par Orig Face	Cost/Proceeds	Delete
<input type="checkbox"/>	1	*	*	*		

Buttons at the bottom: Cancel, Save Incomplete, Continue.

2. Select an account from the drop down menu
3. Select a Settlement Date from the calendar – This date must be on or after the current day
4. Select a Method Code
5. Select a Trade Date from the calendar – This date must be on or prior to the current day
6. Select a Settlement Location
  - Federal Book Entry
  - CEDEL
  - DTC
  - Physical

7. Enter a Broker Name
8. Enter a Broker Code
9. ABA #, ABA Name and Wire Address should auto fill once the broker name and code have been entered. If they do not, you must enter this information “free form” (manually).
10. Enter the Beneficiary Account # at the broker (optional)
11. Enter any Special Instructions (mandatory for deliveries)
12. Enter the CUSIP # - If the CUSIP # exists in your holdings the Security Description, Coupon Rate and Maturity Date will auto fill. If the CUSIP # is not found, you must enter this information “free form” (manually).
13. Enter the Par/Original Face
14. Enter the Cost/Proceeds
15. Note: If you have multiple trades and they are all using the same broker, beneficiary account and instructions, you can select the Add function. The Number of Trades window appears and allows you to select a number from the drop down menu. You can then enter the additional trade information.
16. Note: If you have multiple pieces of the same security and they are all using the same broker, beneficiary account and instructions, you can select the Copy function. Check the copy box. Click the copy button above. A duplicate of that same trade is created allowing you to edit the Par/Original Face and Cost/Proceeds fields.
17. Click Continue or Save Incomplete (this option allows you to save the transaction as incomplete and go back and edit or cancel it at a later time).
18. If you click continue, the Preview Safekeeping Transaction page is displayed
19. Enter your Password + the RSA token passcode, click submit. The Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top, the trade status will be “Pending Approval”.
20. Note: If you have the ability to create and approve trades and choose the option “Submit this Transaction for Later Approval” and click on Submit, the Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top. The new transaction will be listed at the bottom with a “pending approval” status.
21. Note: If you have the ability to create and approve trades and choose the option “Approve on Submit” and click on Submit, the Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top. The new transaction will then be listed on the Safekeeping Processed List screen with a “processing by bank” status.

1. If for “Method” you have selected - Delivery vs. Payment or Receipt vs. Payment with the following “Type”:

- Equity

The following screen will appear:

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Safekeeping Transfers Import/Export Reports

### Create Safekeeping Transaction

Use this screen to create a Safekeeping request.

\* Required Field

**Safekeeping Information**

Account: Acct Number -- Currency -- Acct Nickname  
088000 - USD - Test Bank \*

Settlement Date (mm/dd/yyyy): \*

Method Code: Delivery vs. Payment \*

Type Code: Equity \*

Trade Date (mm/dd/yyyy): \*

Settlement Location: Federal Book Entry \*

Broker Name: \*

Broker Code: \*

ABA Number: \*

ABA Name: \*

Wire Address: \*

Beneficiary Account: \*

Instructions:

**Trade Information**

Add Copy

Copy	Trade#	CUSIP #	Security Description	Number Of Shares	Cost/Proceeds	Delete
<input type="checkbox"/>	1	*	*	*		

Cancel Save Incomplete Continue

2. Select an account from the drop down menu
3. Select a Settlement Date from the calendar – This date must be on or after the current day
4. Select a Method Code
5. Select a Trade Date from the calendar – This date must be on or prior to the current day
6. Select a Settlement Location
  - DTC
  - CEDEL
  - Physical
7. Enter a Broker Name
8. Enter a Broker Code

9. ABA #, ABA Name and Wire Address should auto fill once the broker name and code have been entered. If they do not, you must enter this information “free form” (manually).
10. Enter the Beneficiary Account # at the broker (optional)
11. Enter any Special Instructions (mandatory for deliveries)
12. Enter the CUSIP # - If the CUSIP # exists in your holdings the Security Description, Coupon Rate and Maturity Date will auto fill. If the CUSIP # is not found, you must enter this information “free form” (manually).
13. Enter the Number of Shares
14. Enter the Cost/Proceeds
15. Note: If you have multiple trades and they are all using the same broker, beneficiary account and instructions, you can select the Add function. The Number of Trades window appears and allows you to select a number from the drop down menu. You can then enter the additional trade information.
16. Note: If you have multiple pieces of the same security and they are all using the same broker, beneficiary account and instructions, you can select the Copy function. Check the copy box. Click the copy button above. A duplicate of that same trade is created allowing you to edit the Par/Original Face and Cost/Proceeds fields.
17. Click Continue or Save Incomplete (this option allows you to save the transaction as incomplete and go back and edit or cancel it at a later time).
18. If you click continue, the Preview Safekeeping Transaction page is displayed
19. Enter your Password + the RSA token passcode, click submit. The Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top, the trade status will be “Pending Approval”.
20. Note: If you have the ability to create and approve trades and choose the option “Submit this Transaction for Later Approval” and click on Submit, the Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top. The new transaction will be listed at the bottom with a “pending approval” status.
21. Note: If you have the ability to create and approve trades and choose the option “Approve on Submit” and click on Submit, the Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top. The new transaction will then be listed on the Safekeeping Processed List screen with a “processing by bank” status.

## Free Delivery and Free Receipt

1. If for “Method” you have selected - Free Delivery or Free Receipt with the following “Types”:
  - Standard Securities
  - Repo
  - Reverse Repo

The following screen will appear:

**FHLBoston** Corporate Banking Online

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### Create Safekeeping Transaction

Use this screen to create a Safekeeping request.

\* Required Field

**Safekeeping Information**

Account: 088000 - USD - Test Bank \*

Settlement Date (mm/dd/yyyy): \*

Method Code: Free Delivery \*

Type Code: Standard Securities \*

Trade Date (mm/dd/yyyy): \*

Settlement Location: Federal Book Entry \*

Broker Name: \*

Broker Code: \*

ABA Number: \*

ABA Name: \*

Wire Address: \*

Beneficiary Account:

Instructions:

**Trade Information**

Add Copy

Copy	Trade#	CUSIP #	Security Description	Par Orig Face	Delete
<input type="checkbox"/>	1	*	*	*	<input type="checkbox"/>

Cancel Save Incomplete Continue

2. Select an account from the drop down menu
3. Select a Settlement Date from the calendar – This date must be on or after the current day
4. Select a Method Code
5. Select a Trade Date from the calendar – This date must be on or prior to the current day
6. Select a Settlement Location
  - Federal Book Entry
  - CEDEL

- DTC
  - Physical
7. Enter a Broker Name
  8. Enter a Broker Code
  9. ABA #, ABA Name and Wire Address should auto fill once the broker name and code have been entered. If they do not, you must enter this information “free form” (manually).
  10. Enter the Beneficiary Account # at the broker (optional)
  11. Enter any Special Instructions (mandatory for deliveries)
  12. Enter the CUSIP # - If the CUSIP # exists in your holdings the Security Description, Coupon Rate and Maturity Date will auto fill. If the CUSIP # is not found, you must enter this information “free form” (manually).
  13. Enter the Par/Original Face
  14. Note: If you have multiple trades and they are all using the same broker, beneficiary account and instructions, you can select the Add function. The Number of Trades window appears and allows you to select a number from the drop down menu. You can then enter the additional trade information.
  15. Note: If you have multiple pieces of the same security and they are all using the same broker, beneficiary account and instructions, you can select the Copy function. Check the copy box. Click the copy button above. A duplicate of that same trade is created allowing you to edit the Par/Original Face and Cost/Proceeds fields.
  16. Click Continue or Save Incomplete (this option allows you to save the transaction as incomplete and go back and edit or cancel it at a later time).
  17. If you click continue, the Preview Safekeeping Transaction page is displayed
  18. Enter your Password + the RSA token passcode, click submit. The Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top, the trade status will be “Pending Approval”.
  19. Note: If you have the ability to create and approve trades and choose the option “Submit this Transaction for Later Approval” and click on Submit, the Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top. The new transaction will be listed at the bottom with a “pending approval” status.
  20. Note: If you have the ability to create and approve trades and choose the option “Approve on Submit” and click on Submit, the Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top. The new transaction will then be listed on the Safekeeping Processed List screen with a “processing by bank” status. This applies to Free Receipts.
  21. Note: If it is a Free Delivery and you choose the option “Approve on Submit” and click on Submit, the Safekeeping Pending List screen will appear with a “Transaction was successfully created” message at the top. The new transaction will be listed at the bottom with a “partially approved” status. Then it must be approved by a second authorized user. Once this is done, the new transaction will then be listed on the Safekeeping Processed List screen with a “processing by bank” status.

## Free Delivery and Free Receipt

1. **If for “Method” you have selected** - Free Delivery or Free Receipt with the following “Type”:
  - Equity

The following screen will appear:

**FHLBBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

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### Create Safekeeping Transaction

Use this screen to create a Safekeeping request.

\* Required Field

**Safekeeping Information**

Account: 088000 - USD - Test Bank \*

Settlement Date (mm/dd/yyyy): \*

Method Code: Free Delivery \*

Type Code: Equity \*

Trade Date (mm/dd/yyyy): \*

Settlement Location: DTC \*

Broker Name: \*

Broker Code: \*

Beneficiary Account:

Instructions:

**Trade Information**

Copy	Trade#	CUSIP #	Security Description	Number Of Shares	Delete
<input type="checkbox"/>	1	*	*	*	<input type="checkbox"/>

Cancel Save Incomplete Continue

2. Select an account from the drop down menu
3. Select a Settlement Date from the calendar – This date must be on or after the current day
4. Select a Method Code
5. Select a Trade Date from the calendar – This date must be on or prior to the current day
6. Select a Settlement Location
  - DTC
  - CEDEL
  - Physical
3. Enter a Broker Name
4. Enter a Broker Code
5. ABA #, ABA Name and Wire Address should auto fill once the broker name and code have been entered. If they do not, you must enter this information “free form” (manually).

6. Enter the Beneficiary Account # at the broker (optional)
7. Enter any Special Instructions (mandatory for deliveries)
8. Enter the CUSIP # - If the CUSIP # exists in your holdings the Security Description, Coupon Rate and Maturity Date will auto fill. If the CUSIP # is not found, you must enter this information "free form" (manually).
9. Enter the Number of Shares
10. Note: If you have multiple trades and they are all using the same broker, beneficiary account and instructions, you can select the Add function. The Number of Trades window appears and allows you to select a number from the drop down menu. You can then enter the additional trade information.
11. Note: If you have multiple pieces of the same security and they are all using the same broker, beneficiary account and instructions, you can select the Copy function. Check the copy box. Click the copy button above. A duplicate of that same trade is created allowing you to edit the Par/Original Face and Cost/Proceeds fields.
12. Click Continue or Save Incomplete (this option allows you to save the transaction as incomplete and go back and edit or cancel it at a later time).
13. If you click continue, the Preview Safekeeping Transaction page is displayed
14. Enter your Password + the RSA token passcode, click submit. The Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top, the trade status will be "Pending Approval".
15. Note: If you have the ability to create and approve trades and choose the option "Submit this Transaction for Later Approval" and click on Submit, the Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top. The new transaction will be listed at the bottom with a "pending approval" status.
16. Note: If you have the ability to create and approve trades and choose the option "Approve on Submit" and click on Submit, the Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top. The new transaction will then be listed on the Safekeeping Processed List screen with a "processing by bank" status. This applies to Free Receipts.
17. Note: If it is a Free Delivery and you choose the option "Approve on Submit" and click on Submit, the Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top. The new transaction will be listed at the bottom with a "partially approved" status. Then it must be approved by a second authorized user. Once this is done, the new transaction will then be listed on the Sadekeeping Processed List screen with a "processing by bank" status.

## Transfers

### 1. If for “Method” you have selected: Transfer

The following screen will appear:

The screenshot shows the 'Create Safekeeping Transaction' form in the FHLBoston Corporate Banking Online system. The form is divided into two main sections: 'Safekeeping Information' and 'Trade Information'. The 'Safekeeping Information' section includes fields for Account (088000 - USD - Test Bank), Settlement Date (mm/dd/yyyy), Method Code (Transfers), Type Code (-- Please Select --), Settlement Location (DTC), and Instructions. The 'Trade Information' section is a table with columns for Copy, Trade#, CUSIP #, Security Description, Par Orig Face, Destination Acct, and Delete. The table contains one row with Trade# 1 and a red 'X' in the Delete column. At the bottom of the form are buttons for 'Cancel', 'Save Incomplete', and 'Continue'. A legend indicates that an asterisk (\*) denotes a required field.

Copy	Trade#	CUSIP #	Security Description	Par Orig Face	Destination Acct	Delete
<input type="checkbox"/>	1	*	*	*	-- Please Select --	<input type="checkbox"/>

2. Select an account from the drop down menu
3. Select a Settlement Date from the calendar – This date must be on or after the current day
4. Select a Method Code
5. Select a Settlement Location
  - Federal Book Entry
  - CEDEL
  - DTC
  - Physical
6. Enter “SWITCH” in the Instructions
7. Enter the CUSIP # - If the CUSIP # exists in your holdings the Security Description, Coupon Rate and Maturity Date will auto fill. If the CUSIP # is not found, you must enter this information “free form” (manually).
8. Enter the Par/Original Face or Number of Shares
9. Select the Destination Account from the drop down menu
10. Note: If you have multiple trades and they are all using the same broker, beneficiary account and instructions, you can select the Add function. The Number of Trades window appears and allows you to select a number from the drop down menu. You can then enter the additional trade information.

11. Note: If you have multiple pieces of the same security and they are all using the same broker, beneficiary account and instructions, you can select the Copy function. Check the copy box. Click on the copy button above. A duplicate of that same trade is created allowing you to edit the Par/Original Face and Cost/Proceeds fields.
12. Click Continue or Save Incomplete (this option allows you to save the transaction as incomplete and go back and edit or cancel it at a later time).
13. If you click continue, the Preview Safekeeping Transaction page is displayed
14. Enter your Password + the RSA token passcode, click submit. The Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top, the trade status will be "Pending Approval".
15. Note: If you have the ability to create and approve trades and choose the option "Submit this Transaction for Later Approval" and click on Submit, the Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top. The new transaction will be listed at the bottom with a "pending approval" status.
16. Note: If you have the ability to create and approve trades and choose the option "Approve on Submit" and click on Submit, the Safekeeping Pending List screen will appear with a "Transaction was successfully created" message at the top. The new transaction will then be listed on the Safekeeping Processed List screen with a "processing by bank" status.

## **My Holdings**

The “My Holdings” screen allows the user to view the holdings in each account. The information listed is as of the previous business day. The user can also initiate a new transaction from this screen: free delivery, delivery vs. payment or transfer.

1. Click Safekeeping
2. Click My Holdings
3. Select an account to view from the dropdown box
4. Click Search
5. Check the box in front of the security you want to move
6. Click New Trade
7. The Create Safekeeping Transaction screen will display with the account and security information already filled in. The user can then proceed by following the steps of processing a safekeeping transaction.

## To Approve a Transaction

1. Be sure you have read, and are familiar with, the security procedures in Section 3 of this Guide to Direct+ Services.
2. From the Safekeeping Pending List screen, select the transaction(s) you want to approve by clicking on the transaction or checking the box in front of the transaction. The Preview Safekeeping Transaction page will be displayed. At this point, you can review the trade, enter your password and RSA token and click approve.
3. If you approve the transaction, you are electronically authenticating the transaction. (The law uses the term “authenticate,” but we use both approve and authenticate interchangeably here.) Your authentication has the same force and effect as if you had signed a paper order in writing. So, be certain you have thoroughly reviewed the transaction on screen before you approve it. Once you approve it, you cannot modify or retract your authentication – the safekeeping instruction is then legally binding. Enter your Pin Code/Token ID and click Approve (by doing so, you are indicating to the Bank that you are authorizing the transaction on behalf of your institution). The status indicator will change to “*Processing by Bank*”. If the transaction is a free-delivery, the status indicator will change to “*Partially Approved*”. It will then change to “*Processing by Bank*”, once the second authorized user approves it.

## Create Import Profile

On high volume days you can import your trades into Direct+ in one file through the Import Profile function.

Prior to creating the import profile, you need to create a common delimited file with all of your trade information. This information **MUST** be in the same order as your Import profile. (see pages 49-50) Do not put headers on the rows.

### To create an Import File

1. Click Payments
2. Click Import/Export
3. Click Import Profile
4. The Import Profile List screen will display. Click “Create New”
5. The Create Import Profile screen will display. Under New Profile enter:
  - a. Profile Name: name of profile
  - b. Payment Type: choose “Safekeeping Transactions”
  - c. Format Type: choose “User Defined CSV”
  - d. File Content: choose “Safekeeping Transactions”
6. Click Cancel – to stop and cancel creating profile
7. Click Continue – to continue to the next step

Browser: Create Import Profile - World Financial - Windows Internet Explorer  
URL: https://enterprise3.openbank.com/s1gcb/login/common/transact/User/importProfileCreate

Page Header: FHLBoston Corporate Banking Online  
Navigation: INFORMATION REPORTING | PAYMENTS  
Sub-navigation: Safekeeping | Transfers | Import/Export | Reports

### Create Import Profile

Use this screen to create a new profile. \* Required Field

**New Profile**

Profile Name:  \*

Payment Type: Safekeeping Transactions \*

File Format: User Defined CSV \*

File Content Type: Safekeeping Transactions \*

Transaction Type: Safekeeping Transaction \*  
Applicable for user defined import profiles only

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Privacy & Security | Copyright Information

Windows Taskbar: Start | Mail - Trad... | CitiDirect@... | Homebase ... | CitiDirect T... | https://ente... | DocumentL... | Create Im... | 12:56 PM

8. The Payments Import: New Profile screen will display. Under New Profile enter:
  - a. Date: select date format from the dropdown box
  - b. File Location:
  - c. Path Check Required: Not a required field
  - d. Duplicate File Check: Not a required field
  - e. Profile Access: Private – Only visible and usable for creator  
Public – Other users can view and edit this profile

*Note: We recommend that you create separate profiles for Standard Securities, Equities, and Transfers or EDIT the same Profile for each security type..*

- \* Indicates fields are required for each of the payment types.
- ! Indicates that fields may be required in some cases (such as intermediary banks)

9. Under Import Profile Fields:
  - a. Select Import Profile Fields: move all required (\*) fields to New Profile Fields. Click on file – click the “Add” button. Use Shift and Ctrl to multi-select fields. Top, Bottom, Move Up, and Move Down are used to re-sort selections.
  - b. Required Fields:  
Account Number: (Must be six digits)

Safekeeping Transaction - CUSIP #: (Must be nine digits\_

Safekeeping Transaction – TXN Code: SRF–Standard Free Receive  
 SDF–Standard Free Delivery  
 SRVP–Standard Receive  
 versus Payment  
 SDVP–Standard Delivery  
 versus Payment  
 STR–Standard Transfer  
 ERF–Equity Free Receive  
 EDF–Equity Free Delivery  
 ERVP–Equity Receive versus  
 Payment  
 EDVP–Equity Delivery versus  
 Payment  
 ETR–Equity Transfer

Safekeeping Transaction – Trade Date: MMDDYY

Safekeeping Transaction - Settlement Date: MMDDYY  
 (Must be the exact date format)

Safekeeping Transaction – Par Orig Face/Number of Shares:

Safekeeping Transaction – Total Cost/Proceeds:

Safekeeping Transaction – Broker Code: (Must be six digits)

Safekeeping Transaction – Settlement Location: Federal Book  
 Entry or DTC

Safekeeping Transaction – ABA Name:

Safekeeping Transaction – ABA Number: (Must be six digits)

Safekeeping Transaction – Broker Name:

Safekeeping Transaction – Product Code: CUSTACCT

Safekeeping Transaction – Bank Identifier: 011000536

Safekeeping Transaction – Bank Identifier Type: CCC

c. Optional Fields:

Safekeeping Transaction – Beneficiary Account:

Safekeeping Transaction – Destination Account:

10. Click Cancel to stop and cancel creating profile; or
11. Click Edit Profile to change information; or
12. Click Preview Profile to continue
13. The Import Profile List screen displays with the message “Successful Submit: Import Profile (name) has been successfully created.”
14. Click arrow under “Action”, choose Execute
15. The Import File screen will display. Under Import File:
  - a. File Location/File Name: Click “Browse”
  - b. Click “Open”
16. Click Cancel – to stop creating import
17. Click Import File – to continue
18. The Import History List screen will display.
  - a. If status is failed – make appropriate changes and re-import
  - b. If status is complete - continue
19. Click Safekeeping
20. Click Safekeeping Pending List
21. Approve transactions

## Advances

### Initiating Online Advance Transactions

FHLB Boston provides member banks with the ability to request the following advance products on-line:

- Short-Term Advance
- Long-Term Advance
- Community Development Advance (CDA) Classic
- New England Fund (NEF) Classic
- Amortizing Advance
- CDA Amortizing Advance
- NEF Amortizing Advance
- Rollover Cash Manager

**There is a \$50 million daily limit for all online Advance transactions at this time.**

Product	Terms	Time Deadlines
		Disbursement/Settlement Date
Short Term Advance	=> 1 week and < 1 Year	10:00 a.m. to Noon on Same Day Disbursements Noon to 3:00 p.m. on Next Day Disbursements
Long Term Advance CDA Classic NEF Classic	=> 1 Year	10:00 a.m. to Noon on Same Day Disbursements Noon to 3:00 p.m. on Next Day Disbursements
Amortizing Advance CDA Amortizing NEF Amortizing	=> 1 Year	10:00 a.m. to Noon on Same Day Disbursements Noon to 3:00 p.m. on Next Day Disbursements
Rollover Cash Manager	N/A	10:00 a.m. to 4:00p.m. on Same Day & Next Day Disbursements

**Please note: For any term or structure not available on-line, or for amounts greater than the daily limit of \$50 million, please call the Money Desk @ 800-357-3452.**

To initiate an Advance, click the Payments tab to open the module for transactions. Please confirm that the Advance tab is highlighted. (Only authorized borrowers will have access to the Advance tab.) The “Select New Advance” screen will appear.

#### **Select New Advance Screen (rate list)**

The “Select New Advance” screen allows you to view the current daily rates for many of the Bank’s Advance products. The screen reflects the Advance type, Term, current rate, maturity date and the last update field (last time the rate was updated.)

Using the “Search for a product type” feature you can display only the products you want to see by selecting them in the drop down box. (To go back to seeing all the products/rates, you must change the filter to reflect “Select” in the drop down box.)

Select New Advance

Use this screen to view rates and create new advance requests.

Search for a product type:  Display  Online Advance Rates  All Advance Rates

Advance Type	Term	Rate	Maturity Date	Last Update
Short-Term Fixed Term & Rate	INTERPOLATED	TBD	N/A	02/09/2010 12:49:23 PM
Short-Term Fixed Term & Rate	1 Month	0.27000%	03/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	1 Week	0.28000%	03/01/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	2 Months	0.29000%	04/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	2 Weeks	0.28000%	03/08/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	3 Months	0.33000%	05/24/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	3 Weeks	0.28000%	03/15/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	4 Months	0.35000%	06/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	5 Months	0.36000%	07/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	6 Months	0.38000%	08/23/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	9 Months	0.53000%	11/22/2010	02/22/2010 08:53:18 AM

The radio buttons allow you to filter the screen to reflect only the “Online Advance Rates” for products that can be initiated online or “All Advance Rates” which will reflect all of the rates available online.

You can sort the view by clicking on any of the column headings to sort by that column. Click on it again and it sorts in descending order.

The “Select New Advance” screen (rate list) can be printed using the print button in the lower right hand corner of the each page.

Please note: In order to initiate a CDA or NEF Advance, you must have an approved project with the Bank to initiate the transaction. If you try to initiate a CDA or NEF product without an approved project you will receive an error message. *Please call the Money Desk at 800.357.3452.*

Indicative rates for selected advances are on the “Select New Advance” pages. In addition to those listed, the Bank offers several other products and structures. Please contact the Money Desk at 800.357.3452 or your relationship manager at 888.595.8733 for specific funding needs and customized solutions.

## Initiate a Short Term Advance Online

To create a Short-Term Advance transaction:

1. Select the Advance Type name, term and rate by highlighting the product you want.

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### Select New Advance

Use this screen to view rates and create new advance requests.

Search for a product type: Short-Term Fixed Term & Rate Display  Online Advance Rates  All Advance Rates Search

Advance Type	Term	Rate	Maturity Date	Last Update
Short-Term Fixed Term & Rate	INTERPOLATED	TBD	N/A	02/09/2010 12:49:23 PM
Short-Term Fixed Term & Rate	1 Month	0.27000%	03/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	1 Week	0.28000%	03/01/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	2 Months	0.29000%	04/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	2 Weeks	0.28000%	03/08/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	3 Months	0.33000%	05/24/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	3 Weeks	0.28000%	03/15/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	4 Months	0.35000%	06/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	5 Months	0.36000%	07/22/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	6 Months	0.38000%	08/23/2010	02/22/2010 08:53:18 AM
Short-Term Fixed Term & Rate	9 Months	0.53000%	11/22/2010	02/22/2010 08:53:18 AM

11 items found, displaying all items.

Print

Indicative rates for selected advances are available here. In addition to those listed above, the Bank offers several other products and structures. Please contact the Money Desk at 800-357-3452 or your relationship manager at 888-595-8733 for specific funding needs and customized solutions.

2. Once selected, you will be brought to the “Create Advance Transaction” screen. The screen will be populated based on the term, rate and maturity date selected on the previous screen.

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### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
Docket Number: <input type="text" value="12345 - Test Bank"/>	Collateral Borrowing Capacity: \$6,997,063,211.39 Excess Capital Stock: \$263,149,200.00
Product Type: <input type="text" value="Short-Term Fixed Term &amp; Rate"/> *	
Term: <input type="text" value="2 Months"/> *	
Amount: <input type="text"/> *	
Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010	
Maturity Date: 04/22/2010	
Rate: 0.29000	
Pay at Maturity: <input type="radio"/> Yes <input checked="" type="radio"/> No (It may affect rate)	
Wire Out: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Wire Amount: <input type="text"/>	
Product Message: RA	

3. Enter the following required fields:
  - a. Amount must be equal to or less than \$50 million (There is a \$50 million daily limit for online Advance transactions at this time. *Once the \$50 million daily limit is reached, you will be asked to call the money desk at 1.800.357.3452*)
  - b. Select Settlement Date:
 

All same day settlements must be entered by noon. Settlement dates before noon will be defaulted to the same business day disbursement. (The radio button for same day settlements will disappear if it's after the same day deadline)

Next day settlements are available until 3:00 p.m. You must change the radio button for next business day disbursement.
  - c. Maturity date and rate are not editable fields unless you change the term in the drop down box to interpolated. Once you select interpolated you will have to enter a valid maturity date. The maturity date selected for a short-term must be equal to or less than one year. (On interpolated terms, the rate will not change to reflect the new product/term until you move to the preview page).
  - d. Short-Term advances allow you to select a Pay at Maturity Option. If you select to Pay P&I at Maturity, please change the radio button to Yes. (If Yes is selected – this could affect the rate.)

- e. The wire out flag allows members to automatically wire out the amount equal to or less than the amount of the advance to their primary correspondent or corporate account. In order to use the wire out function, you must complete a “Recurring Wire Request Form” available on the Banks website. Once on file, no further contact with the Bank is required to wire out a transaction that reflects a yes in the wire out field. As soon as the advance is approved the amount is sent to the secure wire transfer system pending disbursement to your primary Fed account or Corporate Account (correspondent).
- f. As soon as the wire flag is set to yes, the wire out amount field becomes a required field and an amount equal to or less than the amount of the advance must be entered.

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### Create Advance Transaction

Use this screen to create an Advances Request. \* Required Field

Advance Information	Current Position
Docket Number: 12345 - Test Bank Product Type: Short-Term Fixed Term & Rate * Term: 2 Months * Amount: 1000000 * Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010 Maturity Date: 04/22/2010 Rate: 0.29000 Pay at Maturity: <input checked="" type="radio"/> Yes <input type="radio"/> No (It may affect rate) Wire Out: <input checked="" type="radio"/> Yes <input type="radio"/> No Wire Amount: 1000000 Product Message: RA	Collateral Borrowing Capacity: \$6,997,063,211.39 Excess Capital Stock: \$263,149,200.00

(You can change the product or term from the “Create Advance Transaction” screen by using the drop down box for each. If you change the product, you will need to follow the new product instructions.)

- 4. On the right hand side of the screen are fields related to borrowing capacity. The current collateral borrowing capacity and the excess capital stock balance. The amount of the advance can not exceed the collateral borrowing capacity reflected in this field. If the amount entered is greater than the collateral borrowing capacity, you will receive an error message. The amount of the

advance can be changed to reflect an amount less than the collateral borrowing capacity, or a call to the Money desk should be made.

5. After you have entered all the required information, click “Continue” to send the information to the back-office system. Once you click “Continue”, you will be brought to the “Preview Advance Transaction” screen.

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### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is: 0.25000%
- 0 Test Message.

Advance Information	Current Position
Docket Number: 12345	Collateral Borrowing Capacity: \$6,997,063,211.38
Product Type: Short-Term Fixed Term & Rate	Excess Capital Stock: \$263,149,200.00
Term: 2 Months	
Amount: \$1,000,000.00	
Settlement Date: 02/22/2010	
Maturity Date: 04/22/2010	
Rate: 0.25000%	
Pay at Maturity: Yes	
Wire Out: Yes	
Wire Amount: \$1,000,000.00	
Product Message: RA	
Additional Information:	

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

Back
Submit

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

6. The back-office will report any information related to the transaction in the Warning section along the top of the page in the Warning section. The Warning section notifies you that the rate is only valid for 60 seconds. If you do not enter your password within the 60 seconds, you will be brought back to the “Create Advance Transaction” screen. The current rate which may be different than the rate reflected on the Advance transaction. This may be due to a rate change in the back-office, or the transaction may qualify for the P.A.I.D. program discount and will reflect this discount. If any possible Capital stock purchase is required a message will appear in the Warning section as well.
7. Once you have reviewed the details of the transaction for accuracy, enter your password in the Enter Password box provided and click Submit. This is the same password you used to sign into Direct +.

8. You will be brought to the Advance Transaction list and your transaction will be listed with the status of “Confirmed” or “Failed.” An advance transaction is not considered complete until it is signed (password entered) by an authorized borrower, assigned a loan number and has a status of “Confirmed” on the advance transaction list. If the status reflects “Failed”, there was a problem with the transaction, and a call should be placed to the Money Desk as soon as possible.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

**Advance Transaction List**  
Use this screen to view the status of Advance Transactions.

**Success:**  
• Advance created successfully

Search Account Number :

Advances									
Status	Product Type	Term	Amount	Rate	Create Date	Maturity Date	Settlement Date	Account Number	Docket Number
Confirmed	Short-Term Fixed Term & Rate	2 Months	1,000,000.00	0.25000%	02/22/2010	04/22/2010	02/22/2010		12345
Confirmed	Amortized Advance	2/2 Years	1,000,000.00	0.88000%	02/22/2010	03/01/2012	02/22/2010		12345

***All “Confirmed” Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.***

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**

## Initiate a Long Term Advance Online

To create a Long-term Advance transaction:

1. Select the Advance Type name, term and rate by highlighting the product you want.

FHLBoston
Corporate Banking Online

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INFORMATION REPORTING   PAYMENTS

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Advances   Reports

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### Select New Advance

Use this screen to view rates and create new advance requests.

Search for a product type: Long-Term Fixed Term & Rate   Display    Online Advance Rates    All Advance Rates   Search

**Select New Advance**

Advance Type	Term	Rate	Maturity Date	Last Update
Long-Term Fixed Term & Rate	INTERPOLATED	TBD	N/A	02/09/2010 12:50:47 PM
Long-Term Fixed Term & Rate	1 Year	0.63000%	02/22/2011	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	1.25 Years	0.84000%	05/23/2011	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	1.50 Years	1.06000%	08/22/2011	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	1.75 Years	1.27000%	11/22/2011	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	10 Years	4.73000%	02/24/2020	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	15 Years	5.58000%	02/24/2025	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	2 Years	1.48000%	02/22/2012	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	2.25 Years	1.66000%	05/22/2012	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	2.50 Years	1.83000%	08/22/2012	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	2.75 Years	2.00000%	11/23/2012	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	20 Years	5.94000%	02/22/2030	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	3 Years	2.17000%	02/22/2013	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	3.50 Years	2.45000%	08/22/2013	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	4 Years	2.73000%	02/24/2014	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	4.50 Years	2.98000%	08/22/2014	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	5 Years	3.23000%	02/23/2015	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	5.50 Years	3.47000%	08/24/2015	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	6 Years	3.71000%	02/22/2016	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	6.50 Years	3.88000%	08/22/2016	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	7 Years	4.05000%	02/22/2017	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	7.50 Years	4.18000%	08/22/2017	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	8 Years	4.31000%	02/22/2018	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	8.50 Years	4.42000%	08/22/2018	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	9 Years	4.53000%	02/22/2019	02/22/2010 08:53:18 AM
Long-Term Fixed Term & Rate	9.50 Years	4.63000%	08/22/2019	02/22/2010 08:53:18 AM

26 items found, displaying all items.

Print

Indicative rates for selected advances are available here. In addition to those listed above, the Bank offers several other products and structures. Please contact the Money Desk at 800-357-3452 or your relationship manager at 888-595-8733 for specific funding needs and customized solutions.

2. Once selected, you will be brought to the “Create Advance Transaction” screen. The screen will be populated based on the term, rate and maturity date selected on the previous screen.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
Docket Number: 12345 - Test Bank Product Type: Long-Term Fixed Term & Rate * Term: 2 Years * Amount: * Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010 Maturity Date: 02/22/2012 Rate: 1.48000 Wire Out: <input type="radio"/> Yes <input checked="" type="radio"/> No Wire Amount: <input type="text"/> Product Message: RA	Collateral Borrowing Capacity: \$6,996,063,211.39 Excess Capital Stock: \$263,149,200.00

3. Enter the following required fields:
  - a. Amount must be equal to or less than \$50 million (There is a \$50 million daily limit for online Advance transactions at this time. *Once the \$50 million daily limit is reached, you will be asked to call the money desk at 1.800.357.3452*)
  - b. Select Settlement Date:
  - c. All same day settlements must be entered by noon. Settlement dates before noon will be defaulted to the same business day disbursement. (The radio button for same day settlements will disappear if it's after the same day deadline)
  - d. Next day settlements are available until 3:00 p.m. You must change the radio button for next business day disbursement.
  - e. Maturity date and rate are not editable fields unless you change the term in the drop down box to interpolated. Once you select interpolated you will have to enter a valid maturity date. The maturity date selected for a short-term must be equal to or less than one year. (On interpolated

terms, the rate will not change to reflect the new product/term until you move to the preview page).

- f. The wire out flag allows members to automatically wire out the amount equal to or less than the amount of the advance to their primary correspondent or corporate account. In order to use the wire out function, you must complete a “Recurring Wire Request Form” available on the Banks website. Once on file, no further contact with the Bank is required to wire out a transaction that reflects a yes in the wire out field. As soon as the advance is approved the amount is sent to the secure wire transfer system pending disbursement to your primary Fed account or Corporate Account (correspondent).
- g. As soon as the wire flag is set to yes, the wire out amount field becomes a required field and an amount equal to or less than the amount of the advance must be entered.

**FHLBBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
Docket Number: 12345 - Test Bank	Collateral Borrowing Capacity: \$6,995,063,211.39
Product Type: Long-Term Fixed Term & Rate *	Excess Capital Stock: \$263,149,200.00
Term: 2 Years *	
Amount: 1000000 *	
Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010	
Maturity Date: 02/22/2012	
Rate: 1.48000	
Wire Out: <input checked="" type="radio"/> Yes <input type="radio"/> No	
Wire Amount: 1000000	
Product Message: RA	

Cancel Refresh Current Position Continue

(You can change the product or term from the “Create Advance Transaction” screen by using the drop down box for each. If you change the product, you will need to follow the new product instructions.)

4. On the right hand side of the screen are fields related to borrowing capacity. The current collateral borrowing capacity and the excess capital stock balance. The amount of the advance can not exceed the collateral borrowing capacity reflected in this field. If the amount entered is greater than the collateral

borrowing capacity, you will receive an error message. The amount of the advance can be changed to reflect an amount less than the collateral borrowing capacity, or a call to the Money desk should be made.

- After you have entered all the required information, click “Continue” to send the information to the back-office system. Once you click “Continue”, you will be brought to the “Preview Advance Transaction” screen.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is: **1.31000%**
- 0 Test Message.

Advance Information	Current Position
Docket Number: 12345	
Product Type: Long-Term Fixed Term & Rate	Collateral Borrowing Capacity: \$6,996,063,211.38
Term: 2 Years	Excess Capital Stock: \$263,149,200.00
Amount: \$1,000,000.00	
Settlement Date: 02/22/2010	
Maturity Date: 02/22/2012	
Rate: 1.31000%	
Wire Out: Yes	
Wire Amount: \$1,000,000.00	
Product Message: RA	
Additional Information:	

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

Back
Submit

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

- The back-office will report any information related to the transaction in the Warning section along the top of the page in the Warning section. The Warning section notifies you that the rate is only valid for 60 seconds. If you do not enter your password within the 60 seconds, you will be brought back to the “Create Advance Transaction” screen. The current rate which may be different than the rate reflected on the Advance transaction. This may be due to a rate change in the back-office, or the transaction may qualify for the P.A.I.D. program discount and will reflect this discount. If any possible Capital stock purchase is required a message will appear in the Warning section as well.
- Once you have reviewed the details of the transaction for accuracy, enter your password in the Enter Password box provided and click Submit. This is the same password you used to sign into Direct +.

8. You will be brought to the Advance Transaction list and your transaction will be listed with the status of “Confirmed” or “Failed.” An advance transaction is not considered complete until it is signed (password entered) by an authorized borrower, assigned a loan number and has a status of “Confirmed” on the advance transaction list. If the status reflects “Failed”, there was a problem with the transaction, and a call should be placed to the Money Desk as soon as possible.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

**Advance Transaction List**  
Use this screen to view the status of Advance Transactions.

**Success:**  
• Advance created successfully

Search Account Number :

Advances									
Status	Product Type	Term	Amount	Rate	Create Date	Maturity Date	Settlement Date	Account Number	Docket Number
Confirmed	Long-Term Fixed Term & Rate	2 Years	1,000,000.00	1.31000%	02/22/2010	02/22/2012	02/22/2010		12345
Confirmed	Short-Term Fixed Term & Rate	2 Months	1,000,000.00	0.25000%	02/22/2010	04/22/2010	02/22/2010		12345
Confirmed	Amortized Advance	2/2 Years	1,000,000.00	0.88000%	02/22/2010	03/01/2012	02/22/2010		12345

***All “Confirmed “Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.***

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**

## Initiate an Amortizing Advance Online

To create an Amortizing Advance transaction:

1. Select the Advance Type name, term and rate by highlighting the product you want.

**FHLBBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Reports

### Select New Advance

Use this screen to view rates and create new advance requests.

Search for a product type: Amortized Advance Display  Online Advance Rates  All Advance Rates Search

Advance Type	Term	Rate	Maturity Date	Last Update
Amortized Advance	10/10 Years	3.83000%	03/02/2020	02/22/2010 08:53:18 AM
Amortized Advance	15/15 Years	4.71000%	03/03/2025	02/22/2010 08:53:18 AM
Amortized Advance	2/2 Years	0.97000%	03/01/2012	02/22/2010 08:53:18 AM
Amortized Advance	20/20 Years	5.30000%	03/01/2030	02/22/2010 08:53:18 AM
Amortized Advance	3/3 Years	1.48000%	03/01/2013	02/22/2010 08:53:18 AM
Amortized Advance	5/5 Years	2.33000%	03/02/2015	02/22/2010 08:53:18 AM
Amortized Advance	7/7 Years	3.05000%	03/01/2017	02/22/2010 08:53:18 AM

7 items found, displaying all items. Print

Indicative rates for selected advances are available here. In addition to those listed above, the Bank offers several other products and structures. Please contact the Money Desk at 800-357-3452 or your relationship manager at 888-595-8733 for specific funding needs and customized solutions.

2. Once selected, you will be brought to the “Create Advance Transaction” screen. The screen will be populated based on the term, rate and maturity date selected on the previous screen.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
Docket Number: <input type="text" value="12345-Test Bank"/>	Collateral Borrowing Capacity: \$255,200,565.00 Excess Capital Stock: \$4,079,900.00
Product Type: <input type="text" value="CDA Amortized"/> *	
Term: <input type="text" value="2/2 Years"/> *	
Amount: <input type="text"/> *	
Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010	
Maturity Date: 03/01/2012 Rate: 0.74000	
Wire Out: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Wire Amount: <input type="text"/>	
Housing Project: <input type="text" value="Select Housing Project"/>	
Product Message: RA	

3. Enter the following required fields:
  - a. Amount must be equal to or less than \$50 million (There is a \$50 million daily limit for online Advance transactions at this time. *Once the \$50 million daily limit is reached, you will asked to call the money desk at 1.800.357.3452*)
  - b. Select Settlement Date:
  - c. All same day settlements must be entered by noon. Settlement dates before noon will be defaulted to the same business day disbursement. (The radio button for same day settlements will disappear if it's after the same day deadline)
  - d. Next day settlements are available until 3:00 p.m. You must change the radio button for next business day disbursement.
  - e. Maturity date and rate are not editable fields on the Amortizer products.
  - f. The wire out flag allows members to automatically wire out the amount equal to or less than the amount of the advance to their primary correspondent or corporate account. In order to use the wire out function, you must complete a "Recurring Wire Request Form" available on the Bank's website. Once on file, no further contact with the Bank is required to wire out a transaction that reflects a yes in the wire out field. As soon as the advance is approved the amount is sent to the

secure wire transfer system pending disbursement to your primary Fed account or Corporate Account (correspondent).

- g. As soon as the wire flag is set to yes, the wire out amount field becomes a required field and an amount equal to or less than the amount of the advance must be entered.

(You can change the product or term from the “Create Advance Transaction” screen by using the drop down box for each. If you change the product, you will need to follow the new product instructions.)

- 4. On the right hand side of the screen are fields related to borrowing capacity. The current collateral borrowing capacity and the excess capital stock balance. The amount of the advance can not exceed the collateral borrowing capacity reflected in this field. If the amount entered is greater than the collateral borrowing capacity, you will receive an error message. The amount of the advance can be changed to reflect an amount less than the collateral borrowing capacity, or a call to the Money desk should be made.
- 5. After you have entered all the required information, click “Continue” to send the information to the back-office system. Once you click “Continue”, you will be brought to the “Preview Advance Transaction” screen.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is: **0.88000%**
- 0 Test Message.

Advance Information	Current Position
Docket Number: 12345	
Product Type: Amortized Advance	Collateral Borrowing Capacity: \$6,998,063,211.38
Term: 2/2 Years	Excess Capital Stock: \$263,149,200.00
Amount: \$1,000,000.00	
Settlement Date: 02/22/2010	
Maturity Date: 03/01/2012	
Rate: 0.88000%	
Wire Out: Yes	
Wire Amount: \$1,000,000.00	
Product Message: RA	
Additional Information:	

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

6. The back-office will report any information related to the transaction in the Warning section along the top of the page in the Warning section. The Warning section notifies you that the rate is only valid for 60 seconds. If you do not enter your password within the 60 seconds, you will be brought back to the "Create Advance Transaction" screen. The current rate which may be different than the rate reflected on the Advance transaction. This may be due to a rate change in the back-office, or the transaction may qualify for the P.A.I.D. program discount and will reflect this discount. If any possible Capital stock purchase is required a message will appear in the Warning section as well.
7. Once you have reviewed the details of the transaction for accuracy, enter your password in the Enter Password box provided and click Submit. This is the same password you used to sign into Direct +.
8. You will be brought to the Advance Transaction list and your transaction will be listed with the status of "Confirmed" or "Failed." An advance transaction is not considered complete until it is signed (password entered) by an authorized borrower, assigned a loan number and has a status of "Confirmed" on the advance transaction list. If the status reflects "Failed", there was a problem with

the transaction, and a call should be placed to the Money Desk as soon as possible.

The screenshot shows the FHLB Boston Corporate Banking Online interface. At the top, there is a navigation bar with 'FHLB Boston' on the left and 'Corporate Banking Online' on the right. Below this, there are tabs for 'INFORMATION REPORTING' and 'PAYMENTS'. Under 'PAYMENTS', there are sub-tabs for 'Advances' and 'Reports'. The main content area is titled 'Advance Transaction List' with a subtitle 'Use this screen to view the status of Advance Transactions.' A yellow success message box contains a green checkmark and the text 'Success: • Advance created successfully'. Below this is a search bar with 'Search Account Number :', a dropdown menu labeled 'Select', and a 'Search' button. A table titled 'Advances' is displayed below the search bar. The table has columns for Status, Product Type, Term, Amount, Rate, Create Date, Maturity Date, Settlement Date, Account Number, and Docket Number. One row is visible with the following data: Status: Confirmed, Product Type: Amortized Advance, Term: 2/2 Years, Amount: 1,000,000.00, Rate: 0.88000%, Create Date: 02/22/2010, Maturity Date: 03/01/2012, Settlement Date: 02/22/2010, Account Number: (blank), and Docket Number: 12345.

Status	Product Type	Term	Amount	Rate	Create Date	Maturity Date	Settlement Date	Account Number	Docket Number
Confirmed	Amortized Advance	2/2 Years	1,000,000.00	0.88000%	02/22/2010	03/01/2012	02/22/2010		12345

***All “Confirmed “Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.***

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**

## Initiate a CDA or NEF Amortizing Advance Online

To create a CDA or NEF Amortizing Advance transaction:

1. Select the Advance Type name, term and rate by highlighting the product you want.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

### Select New Advance

Use this screen to view rates and create new advance requests.

Search for a product type: CDA Amortized Display  Online Advance Rates  All Advance Rates Search

Advance Type	Term	Rate	Maturity Date	Last Update
CDA Amortized	10/10 Years	3.51000%	03/02/2020	02/22/2010 08:53:18 AM
CDA Amortized	15/15 Years	4.38000%	03/03/2025	02/22/2010 08:53:18 AM
CDA Amortized	2/2 Years	0.74000%	03/01/2012	02/22/2010 08:53:18 AM
CDA Amortized	20/20 Years	4.97000%	03/01/2030	02/22/2010 08:53:18 AM
CDA Amortized	3/3 Years	1.24000%	03/01/2013	02/22/2010 08:53:18 AM
CDA Amortized	5/5 Years	2.07000%	03/02/2015	02/22/2010 08:53:18 AM
CDA Amortized	7/7 Years	2.76000%	03/01/2017	02/22/2010 08:53:18 AM

7 items found, displaying all items. Print

Indicative rates for selected advances are available here. In addition to those listed above, the Bank offers several other products and structures. Please contact the Money Desk at 800-357-3452 or your relationship manager at 888-595-8733 for specific funding needs and customized solutions.

2. Once selected, you will be brought to the “Create Advance Transaction” screen. The screen will be populated based on the term, rate and maturity date selected on the previous screen.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
Docket Number: <input type="text" value="12345-Test Bank"/>	Collateral Borrowing Capacity: \$255,200,565.00 Excess Capital Stock: \$4,079,900.00
Product Type: <input type="text" value="CDA Amortized"/>	
Term: <input type="text" value="2/2 Years"/>	
Amount: <input type="text" value="1000000"/>	
Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010	
Maturity Date: 03/01/2012	
Rate: 0.74000	
Wire Out: <input checked="" type="radio"/> Yes <input type="radio"/> No	
Wire Amount: <input type="text" value="1000000"/>	
Housing Project: <input type="text" value="C-9999 - 1000000 - 22/2/2010"/>	
Product Message: RA	

3. Enter the following required fields:

- a. Amount must be equal to or less than \$50 million (There is a \$50 million daily limit for online Advance transactions at this time. *Once the \$50 million daily limit is reached, you will be asked to call the money desk at 1.800.357.3452*)
- b. Select Settlement Date:
- c. All same day settlements must be entered by noon. Settlement dates before noon will be defaulted to the same business day disbursement. (The radio button for same day settlements will disappear if it's after the same day deadline)
- d. Next day settlements are available until 3:00 p.m. You must change the radio button for next business day disbursement.
- e. Maturity date and rate are not editable fields on the Amortizer products.
- f. The wire out flag allows members to automatically wire out the amount equal to or less than the amount of the advance to their primary correspondent or corporate account. In order to use the wire out function, you must complete a "Recurring Wire Request Form" available on the Bank's website. Once on file, no further contact with the Bank is required to wire out a transaction that reflects a yes in the wire out field. As soon as the advance is approved the amount is sent to the secure wire

transfer system pending disbursement to your primary Fed account or Corporate Account (correspondent).

- g. As soon as the wire flag is set to yes, the wire out amount field becomes a required field and an amount equal to or less than the amount of the advance must be entered.
- h. CDA & NEF Housing related advances require you to select the Housing Project number you are taking the advance against. On the create new advance screen there is a drop down menu which reflects current approved project numbers, the amount approved, and the expiration date of the project. Please note: The amount of the advance can not exceed the amount reflected in the project selected from the drop down box.

**FHL Boston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is:
- 0

Advance Information	Current Position
Docket Number: 12345	
Product Type: CDA Amortized	
Term: 2/2 Years	
Amount: \$1,000,000.00	
Settlement Date: 02/22/2010	
Maturity Date: 03/01/2012	
Rate: null	
Wire Out: Yes	
Wire Amount: \$1,000,000.00	
Housing Project: C-9999 - 1000000.00 - 22/2/2010	
Product Message: RA	
Additional Information:	
	Collateral Borrowing Capacity: \$253,199,564.99
	Excess Capital Stock: \$4,079,900.00

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

(You can change the product or term from the "Create Advance Transaction" screen by using the drop down box for each. If you change the product, you will need to follow the new product instructions.)

4. On the right hand side of the screen are fields related to borrowing capacity. The current collateral borrowing capacity and the excess capital stock balance. The amount of the advance can not exceed the collateral borrowing capacity reflected in this field. If the amount entered is greater than the collateral borrowing capacity, you will receive an error message. The amount of the advance can be changed to reflect an amount less than the collateral borrowing capacity, or a call to the Money desk should be made.
5. After you have entered all the required information, click “Continue” to send the information to the back-office system. Once you click “Continue”, you will be brought to the “Preview Advance Transaction” screen.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is: 0

Advance Information	Current Position
Docket Number: 12345	Collateral Borrowing Capacity: \$6,995,063,211.38
Product Type: CDA Amortized	Excess Capital Stock: \$263,149,200.00
Term: 2/2 Years	
Amount: \$5,000,000.00	
Settlement Date: 02/22/2010	
Maturity Date: 03/01/2012	
Rate: null	
Wire Out: Yes	
Wire Amount: \$5,000,000.00	
Housing Project: E-1002 - 5000000.00 - 22/2/2010	
Product Message: RA	
Additional Information:	

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

[Back](#) [Submit](#)

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

6. The back-office will report any information related to the transaction in the Warning section along the top of the page in the Warning section. The Warning section notifies you that the rate is only valid for 60 seconds. If you do not enter your password within the 60 seconds, you will be brought back to the “Create Advance Transaction” screen. The current rate which may be different than the

rate reflected on the Advance transaction. This may be due to a rate change in the back-office, or the transaction may qualify for the P.A.I.D. program discount and will reflect this discount. If any possible Capital stock purchase is required a message will appear in the Warning section as well.

7. Once you have reviewed the details of the transaction for accuracy, enter your password in the Enter Password box provided and click Submit. This is the same password you used to sign into Direct +.
8. You will be brought to the Advance Transaction list and your transaction will be listed with the status of “Confirmed” or “Failed.” An advance transaction is not considered complete until it is signed (password entered) by an authorized borrower, assigned a loan number and has a status of “Confirmed” on the advance transaction list. If the status reflects “Failed”, there was a problem with the transaction, and a call should be placed to the Money Desk as soon as possible.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Reports

### Advance Transaction List

Use this screen to view the status of Advance Transactions.

Success:  
 • Advance created successfully

Search Account Number :  Select

Status	Product Type	Term	Amount	Rate	Create Date	Maturity Date	Settlement Date	Account Number	Docket Number
Confirmed	Long-Term Fixed Term & Rate	2 Years	1,000,000.00	1.31000%	02/22/2010	02/22/2012	02/22/2010		12345
Confirmed	Short-Term Fixed Term & Rate	2 Months	1,000,000.00	0.25000%	02/22/2010	04/22/2010	02/22/2010		12345
Confirmed	Amortized Advance	2/2 Years	1,000,000.00	0.88000%	02/22/2010	03/01/2012	02/22/2010		12345
Failed	CDA Amortized	2/2 Years	5,000,000.00	TBD	02/22/2010	03/01/2012	02/22/2010		12345

***All “Confirmed” Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.***

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**

## **Initiate a CDA or NEF Classic Advance Online**

To create a CDA or NEF Classic Advance transaction:

1. Select the Advance Type name, term and rate by highlighting the product you want.

### Select New Advance

Use this screen to view rates and create new advance requests.

Search for a product type:  Display  Online Advance Rates  All Advance Rates

Advance Type	Term	Rate	Maturity Date	Last Update
CDA Classic	INTERPOLATED	TBD	N/A	02/09/2010 12:56:45 PM
CDA Classic	1 Month	0.23000%	03/24/2010	02/24/2010 08:49:15 AM
CDA Classic	1 Year	0.48000%	02/24/2011	02/24/2010 08:49:15 AM
CDA Classic	1.25 Years	0.53000%	05/24/2011	02/24/2010 08:49:15 AM
CDA Classic	1.50 Years	0.74000%	08/24/2011	02/24/2010 08:49:15 AM
CDA Classic	1.75 Years	0.94000%	11/25/2011	02/24/2010 08:49:15 AM
CDA Classic	10 Years	4.32000%	02/24/2020	02/24/2010 08:49:15 AM
CDA Classic	15 Years	5.16000%	02/24/2025	02/24/2010 08:49:15 AM
CDA Classic	2 Months	0.26000%	04/26/2010	02/24/2010 08:49:15 AM
CDA Classic	2 Years	1.14000%	02/24/2012	02/24/2010 08:49:15 AM
CDA Classic	2.25 Years	1.30000%	05/24/2012	02/24/2010 08:49:15 AM
CDA Classic	2.50 Years	1.47000%	08/24/2012	02/24/2010 08:49:15 AM
CDA Classic	2.75 Years	1.65000%	11/26/2012	02/24/2010 08:49:15 AM
CDA Classic	20 Years	5.54000%	02/25/2030	02/24/2010 08:49:15 AM
CDA Classic	3 Months	0.30000%	05/24/2010	02/24/2010 08:49:15 AM
CDA Classic	3 Years	1.82000%	02/25/2013	02/24/2010 08:49:15 AM
CDA Classic	3.50 Years	2.09000%	08/26/2013	02/24/2010 08:49:15 AM
CDA Classic	4 Months	0.32000%	06/24/2010	02/24/2010 08:49:15 AM
CDA Classic	4 Years	2.37000%	02/24/2014	02/24/2010 08:49:15 AM
CDA Classic	4.50 Years	2.61000%	08/25/2014	02/24/2010 08:49:15 AM
CDA Classic	5 Months	0.34000%	07/26/2010	02/24/2010 08:49:15 AM
CDA Classic	5 Years	2.85000%	02/24/2015	02/24/2010 08:49:15 AM
CDA Classic	5.50 Years	3.07000%	08/24/2015	02/24/2010 08:49:15 AM
CDA Classic	6 Months	0.36000%	08/24/2010	02/24/2010 08:49:15 AM
CDA Classic	6 Years	3.31000%	02/24/2016	02/24/2010 08:49:15 AM
CDA Classic	6.50 Years	3.48000%	08/24/2016	02/24/2010 08:49:15 AM
CDA Classic	7 Years	3.66000%	02/24/2017	02/24/2010 08:49:15 AM
CDA Classic	7.50 Years	3.78000%	08/24/2017	02/24/2010 08:49:15 AM
CDA Classic	8 Years	3.92000%	02/26/2018	02/24/2010 08:49:15 AM
CDA Classic	8.50 Years	4.02000%	08/24/2018	02/24/2010 08:49:15 AM
CDA Classic	9 Months	0.42000%	11/24/2010	02/24/2010 08:49:15 AM
CDA Classic	9 Years	4.13000%	02/25/2019	02/24/2010 08:49:15 AM
CDA Classic	9.50 Years	4.22000%	08/26/2019	02/24/2010 08:49:15 AM

33 items found, displaying all items.

Indicative rates for selected advances are available here. In addition to those listed above, the Bank offers several other products and structures. Please contact the Money Desk at 800-357-3452 or your relationship manager at 888-595-8733 for specific funding needs and customized solutions.

2. Once selected, you will be brought to the “Create Advance Transaction” screen. The screen will be populated based on the term, rate and maturity date selected on the previous screen.

**FHLB Boston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Transfers Reports

### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
<p>Docket Number: 12345-Test Bank</p> <p>Product Type: CDA Classic *</p> <p>Term: 10 Years *</p> <p>Amount: 1000000 *</p> <p>Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010</p> <p>Maturity Date: 02/24/2020</p> <p>Rate: 4.41000</p> <p>Wire Out: <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Wire Amount: 1000000</p> <p>Housing Project: C-9999 - 1000000 - 22/2/2010</p> <p>Product Message: RA</p>	<p>Collateral Borrowing Capacity: \$255,199,565.00</p> <p>Excess Capital Stock: \$4,079,900.00</p>

3. Enter the following required fields:
  - a. Amount must be equal to or less than \$50 million (There is a \$50 million daily limit for online Advance transactions at this time. *Once the \$50 million daily limit is reached, you will be asked to call the money desk at 1.800.357.3452*)
  - b. Select Settlement Date:
  - c. All same day settlements must be entered by noon. Settlement dates before noon will be defaulted to the same business day disbursement. (The radio button for same day settlements will disappear if it's after the same day deadline)
  - d. Next day settlements are available until 3:00 p.m. You must change the radio button for next business day disbursement.
  - e. Maturity date and rate are not editable fields unless you change the term in the drop down box to interpolated. Once you select interpolated you will have to enter a valid maturity date. The maturity date selected for a short-term must be equal to or less than one year. (On interpolated terms, the rate will not change to reflect the new product/term until you move to the preview page).

- f. The wire out flag allows members to automatically wire out the amount equal to or less than the amount of the advance to their primary correspondent or corporate account. In order to use the wire out function, you must complete a “Recurring Wire Request Form” available on the Banks website. Once on file, no further contact with the Bank is required to wire out a transaction that reflects a yes in the wire out field. As soon as the advance is approved the amount is sent to the secure wire transfer system pending disbursement to your primary Fed account or Corporate Account (correspondent).
- g. As soon as the wire flag is set to yes, the wire out amount field becomes a required field and an amount equal to or less than the amount of the advance must be entered.
- h. CDA & NEF Housing related advances require you to select the Housing Project number you are taking the advance against. On the create new advance screen there is a drop down menu which reflects current approved project numbers, the amount approved, and the expiration date of the project. Please note: The amount of the advance can not exceed the amount reflected in the project selected from the drop down box.

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INFORMATION REPORTING PAYMENTS

Advances Transfers Reports

### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is: **4.41000%**
- 0 Test Message.

Advance Information	Current Position
Docket Number: 7107A	
Product Type: CDA Classic	Collateral Borrowing Capacity: \$253,143,145.90
Term: 10 Years	Excess Capital Stock: \$3,959,300.00
Amount: \$1,000,000.00	
Settlement Date: 02/24/2010	
Maturity Date: 02/24/2020	
Rate: 4.41000%	
Wire Out: Yes	
Wire Amount: \$1,000,000.00	
Housing Project: C-9999 - 1000000.00 - 24/2/2010	
Product Message: RA	
Additional Information:	

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

Back
Submit

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

(You can change the product or term from the "Create Advance Transaction" screen by using the drop down box for each. If you change the product, you will need to follow the new product instructions.)

- On the right hand side of the screen are fields related to borrowing capacity. The current collateral borrowing capacity and the excess capital stock balance. The amount of the advance can not exceed the collateral borrowing capacity reflected in this field. If the amount entered is greater than the collateral borrowing capacity, you will receive an error message. The amount of the advance can be changed to reflect an amount less than the collateral borrowing capacity, or a call to the Money desk should be made.
- After you have entered all the required information, click "Continue" to send the information to the back-office system. Once you click "Continue", you will be brought to the "Preview Advance Transaction" screen.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING PAYMENTS

Advances Transfers Reports

### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is: **4.41000%**
- 0 Test Message.

Advance Information	Current Position
Docket Number: 12345	Collateral Borrowing Capacity: \$255,199,564.99
Product Type: CDA Classic	Excess Capital Stock: \$4,079,900.00
Term: 10 Years	
Amount: \$1,000,000.00	
Settlement Date: 02/22/2010	
Maturity Date: 02/24/2020	
Rate: 4.41000%	
Wire Out: Yes	
Wire Amount: \$1,000,000.00	
Housing Project: C-9999 - 1000000.00 - 22/2/2010	
Product Message: RA	
Additional Information:	

**Authorization Required**

You are required to enter your password to complete this instruction.  
Please enter your password to continue.

Enter Password:

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

6. The back-office will report any information related to the transaction in the Warning section along the top of the page in the Warning section. The Warning section notifies you that the rate is only valid for 60 seconds. If you do not enter your password within the 60 seconds, you will be brought back to the "Create Advance Transaction" screen. The current rate which may be different than the rate reflected on the Advance transaction. This may be due to a rate change in the back-office, or the transaction may qualify for the P.A.I.D. program discount and will reflect this discount. If any possible Capital stock purchase is required a message will appear in the Warning section as well.
7. Once you have reviewed the details of the transaction for accuracy, enter your password in the Enter Password box provided and click Submit. This is the same password you used to sign into Direct +.
8. You will be brought to the Advance Transaction list and your transaction will be listed with the status of "Confirmed" or "Failed." An advance transaction is not considered complete until it is signed (password entered) by an authorized borrower, assigned a loan number and has a status of "Confirmed" on the advance transaction list. If the status reflects "Failed", there was a problem with

the transaction, and a call should be placed to the Money Desk as soon as possible.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Advance Transaction List

Use this screen to view the status of Advance Transactions.

 **Success:**

- Advance created successfully

Search Account Number :

Advances									
Status	Product Type	Term	Amount	Rate	Create Date	Maturity Date	Settlement Date	Account Number	Docket Number
Confirmed	CDA Classic	10 Years	1,000,000.00	4.41000%	02/24/2010	02/24/2020	02/24/2010		7107A
Confirmed	Long-Term Fixed Term & Rate	9.50 Years	1,000.00	4.62000%	02/24/2010	08/26/2019	02/24/2010		7107A

***All “Confirmed” Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.***

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**

## Rollover Cash Manager

To create a Rollover Cash Manager transaction:

1. Select the Rollover Cash Manager from the Select New Advance Screen.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Select New Advance

Use this screen to view rates and create new advance requests.

Search for a product type:  Display  Online Advance Rates  All Advance Rates

Advance Type	Term	Rate	Maturity Date	Last Update
Rollover Cash Manager	1 Day	TBD	02/22/2010	02/22/2010 02:05:26 PM

One item found.

Indicative rates for selected advances are available here. In addition to those listed above, the Bank offers several other products and structures. Please contact the Money Desk at 800-357-3452 or your relationship manager at 888-595-8733 for specific funding needs and customized solutions.

2. Once selected, you will be brought to the “Create Advance Transaction” screen.  
The screen will be populated based on the Rollover Cash Manager product.

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INFORMATION REPORTING **PAYMENTS**

Advances Reports

### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
Docket Number: <input type="text" value="12345 - Test Bank"/>	Collateral Borrowing Capacity: \$6,995,063,211.39
Product Type: <input type="text" value="Rollover Cash Manager"/>	Excess Capital Stock: \$263,149,200.00
Term: <input type="text" value="1 Day"/>	
Amount: <input type="text"/>	
Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010	
Maturity Date: 02/22/2010	
Rate: <input type="text"/>	
Wire Out: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Wire Amount: <input type="text"/>	
Product Message: RL	

3. Enter the following required fields:
  - a. Amount must be equal to or less than \$50 million (There is a \$50 million daily limit for online Advance transactions at this time. *Once the \$50 million daily limit is reached, you will asked to call the money desk at 1.800.357.3452)*

- b. Settlement Date: The Rollover Cash Manager product is available from 10:00 am until 4:00 p.m. Settlement dates are defaulted to same business day settlements. You must change the radio button for next business day disbursement.
- c. The Maturity date and rate are not applicable.
- d. The wire out flag allows members to automatically wire out the amount equal to or less than the amount of the advance to their primary correspondent or corporate account. In order to use the wire out function, you must complete a “Recurring Wire Request Form” available on the Banks website. Once on file, no further contact with the Bank is required to wire out a transaction that reflects a yes in the wire out field. As soon as the advance is approved the amount is sent to the secure wire transfer system pending disbursement to your primary Fed account or Corporate Account (correspondent).
- e. As soon as the wire flag is set to yes, the wire out amount field becomes a required field and an amount equal to or less than the amount of the advance must be entered.

**FHLBBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Create Advance Transaction

Use this screen to create an Advance Request. \* Required Field

Advance Information	Current Position
Docket Number: 12345-Test Bank Product Type: Rollover Cash Manager Term: 1 Day Amount: 1000000 Settlement Date: <input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010 Maturity Date: 02/22/2010 Rate: Wire Out: <input checked="" type="radio"/> Yes <input type="radio"/> No Wire Amount: 1000000 Product Message: RL	Collateral Borrowing Capacity: \$255,199,564.99 Excess Capital Stock: \$4,079,900.00

(You can change the product or term from the “Create Advance Transaction” screen by using the drop down box for each. If you change the product, you will need to follow the new product instructions.)

4. On the right hand side of the screen are fields related to borrowing capacity. The current collateral borrowing capacity and the excess capital stock balance. The amount of the advance can not exceed the collateral borrowing capacity reflected in this field. If the amount entered is greater than the collateral borrowing capacity, you will receive an error message. The amount of the advance can be changed to reflect an amount less than the collateral borrowing capacity, or a call to the Money desk should be made.
5. After you have entered all the required information, click “Continue” to send the information to the back-office system. Once you click “Continue”, you will be brought to the “Preview Advance Transaction” screen.

**FHL Boston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Preview Advance Transaction

Use this screen to review an Advance Transaction.

**Warnings:**

- The final rate is valid for a total of 60 seconds. Please submit the advance request.
- The rate applicable to this transaction is: **TBD**

Advance Information	Current Position
Docket Number: 12345	Collateral Borrowing Capacity: \$255,199,564.99
Product Type: Rollover Cash Manager	Excess Capital Stock: \$4,079,900.00
Term: 1 Day	
Amount: \$1,000,000.00	
Settlement Date: 02/22/2010	
Maturity Date: 02/22/2010	
Rate: TBD	
Wire Out: Yes	
Wire Amount: \$1,000,000.00	
Product Message: RL	
Additional Information:	

**Authorization Required**

You are required to enter your password to complete this instruction. Please enter your password to continue.

Enter Password:

An Advance transaction is not complete until it is entered by an authorized borrower, assigned a loan number, and the status of "Confirmed" is on the Advance Transaction List. All "Confirmed" Advance funds will be disbursed pending FHLB Boston Officer approval of terms and underwriting.

6. The back-office will report any information related to the transaction in the Warning section along the top of the page in the Warning section. The Warning section notifies you that the transaction is only valid for 60 seconds. If you do not enter your password within the 60 seconds, you will be brought back to the “Create Advance Transaction” screen. If any possible Capital stock purchase is required a message will appear in the Warning section as well.

7. Once you have reviewed the details of the transaction for accuracy, enter your password in the Enter Password box provided and click Submit. This is the same password you used to sign into Direct +.
8. You will be brought to the Advance Transaction list and your transaction will be listed with the status of “Confirmed” or “Failed.” An advance transaction is not considered complete until it is signed (password entered) by an authorized borrower, assigned a loan number and has a status of “Confirmed” on the advance transaction list. If the status reflects “Failed”, there was a problem with the transaction, and a call should be placed to the Money Desk as soon as possible.

### Advance Transaction List

Use this screen to view the status of Advance Transactions.



**Success:**

- Advance created successfully

Search Account Number :

Advances									
Status	Product Type	Term	Amount	Rate	Create Date	Maturity Date	Settlement Date	Account Number	Docket Number
Confirmed	Long-Term Fixed Term & Rate	2 Years	1,000,000.00	1.31000%	02/22/2010	02/22/2012	02/22/2010		54055A
Confirmed	Short-Term Fixed Term & Rate	2 Months	1,000,000.00	0.25000%	02/22/2010	04/22/2010	02/22/2010		54055A
Confirmed	Amortized Advance	2/2 Years	1,000,000.00	0.88000%	02/22/2010	03/01/2012	02/22/2010		54055A
Confirmed	Rollover Cash Manager	1 Day	10,000,000.00	TBD	02/22/2010	02/22/2010	02/22/2010		54055A
Failed	CDA Amortized	2/2 Years	5,000,000.00	TBD	02/22/2010	03/01/2012	02/22/2010		54055A
Confirmed	NEF Classic	4 Years	95,000.00	2.45000%	02/19/2010	02/19/2014	02/19/2010		54055A
Confirmed	NEF Classic	4 Years	950,000.00	2.45000%	02/19/2010	02/19/2014	02/19/2010		54055A
Confirmed	Short-Term Fixed Term & Rate	9 Months	1,000.00	0.50000%	02/19/2010	11/18/2010	02/19/2010		54055A
Confirmed	Short-Term Fixed Term & Rate	1 Month	500,000.00	0.23000%	02/18/2010	03/18/2010	02/18/2010		54055A
Confirmed	Short-Term Fixed Term & Rate	2 Months	70,000,000.00	0.25000%	02/17/2010	04/16/2010	02/17/2010		54055A
Confirmed	Short-Term Fixed Term & Rate	6 Months	18,723,014.45	0.38000%	02/13/2010	08/12/2010	02/13/2010		54055A
Confirmed	Short-Term Fixed Term & Rate	2 Weeks	100,000,000.00	0.28000%	02/13/2010	02/26/2010	02/13/2010		54055A
Pending approval	Short-Term Fixed Term & Rate	4 Months	1,000.00	0.31000%	02/11/2010	06/10/2010	02/11/2010		54055A
Pending approval	Rollover Cash Manager	1 Day	1,000.00	TBD	02/10/2010	02/10/2010	02/10/2010		54055A

**All “Confirmed “Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.**

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**

## **Outstanding Advances (Renew an Advance)**

Select Outstanding Advances from the Advance menu. The default view is Current Day View. This view lists all of your institutions maturities for the current day. These are the transactions that can be “renewed” online for disbursement. If there are no maturities, you will receive a message “Nothing Found to Display”.

To view all of your institutions outstanding advances, select All Outstanding Advances from the drop down box. A list of all your institutions advances will display regardless of how they were initiated. You can sort the view by clicking on any of the column headings to sort by that column. Click on it again and it sorts in descending order.

You can use the Select Advance type drop down box to filter by a specific advance type.

### **Renew an Advance Online**

Only the following Advance transaction types can be renewed on-line:

- Short-Term Advance
- Long-Term Advance
- Community Development Advance (CDA) Classic
- New England Fund (NEF) Classic
- Amortizing Advance
- CDA Amortizing Advance
- NEF Amortizing Advance
- Rollover Cash Manager

To “Renew” an Advance transaction:

1. Select the transaction you wish to “Renew” from the list – Only the advances maturing today can be “Renewed”. The Current Day View will display both today’s settlements as well as today’s maturities.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Transfers Reports

### Outstanding Advances

Use this screen to view Outstanding Advances.

Current Day View | Select Advance Type | 12345 | Search | Renew

All None	Product Type	Term	Principal Amount	Rate	Settlement Date	Maturity Date	Account Number	Docket Number
	CDA-RDA CLASSIC	10Y	1,000,000.00	4.41000%	02/24/2010	02/24/2020	233869	12345 Wed Feb 24 09:47:27 EST 2010

One item found.

Refresh Renew Print

2. A check box will appear beside the products/maturities that can be “Renewed”.

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Safekeeping Transfers Reports

### Outstanding Advances

Use this screen to view Outstanding Advances.

Current Day View | Select Advance Type | 12345 | Search | Renew

All None	Product Type	Term	Principal Amount	Rate	Settlement Date	Maturity Date	Account Number	Docket Number
<input type="checkbox"/>	LONG-TERM FIXED TERM AND RATE	2Y	5,000,000.00	3.02000%	02/22/2008	02/22/2010	199247	12345 Mon Feb 22 14:03:28 EST 2010

One item found.

Refresh Renew Print

3. Check the box beside the advance and click renew. (You can aggregate more than one advance by checking more than one advance and clicking on “Renew”)

**FHLBoston** Corporate Banking Online

INFORMATION REPORTING **PAYMENTS**

Advances Safekeeping Transfers Reports

### Outstanding Advances

Use this screen to view Outstanding Advances.

Current Day View | Select Advance Type | 12345 | Search | Renew

All None	Product Type	Term	Principal Amount	Rate	Settlement Date	Maturity Date	Account Number	Docket Number
<input checked="" type="checkbox"/>	LONG-TERM FIXED TERM AND RATE	2Y	5,000,000.00	3.02000%	02/22/2008	02/22/2010	199247	12345 Mon Feb 22 14:03:28 EST 2010

One item found.

Refresh Renew Print

- You will be brought to the Renew Advance Transaction page. The Renew Advance transaction page will only populate the amount from the previous page. (Aggregate amount if multiple transactions are selected.)

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### Renew Advance Transaction

Use this screen to renew outstanding Advances \* Required Field

Advance Information	Current Position
<p>Docket Number: <input type="text" value="12345-Test Bank"/></p> <p>Product Type: <input type="text" value="Select Product Type"/> *</p> <p>Term: <input type="text" value="Select Term"/> *</p> <p>Amount: <input type="text" value="5000000.00"/> *</p> <p>Settlement Date:</p> <p>Maturity Date:</p> <p>Rate:</p> <p>Wire Out: <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Wire Amount: <input type="text"/></p> <p>Product Message:</p>	<p>Collateral Borrowing Capacity: \$343,484,842.23</p> <p>Excess Capital Stock: \$353,800.00</p>

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Selected Outstanding Advances							
Product Type	Term	Principal Amount	Rate	Create Date	Settlement Date	Maturity Date	Account Number
LONG-TERM FIXED TERM AND RATE	2Y	\$5,000,000.00	3.02000%	02/21/2008	02/22/2008	02/22/2010	199247

Cancel
Refresh Current Position
Continue

- Select the product type and term from the drop down boxes. Once selected the page will populate with the appropriate information.

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### Renew Advance Transaction

Use this screen to renew outstanding Advances \* Required Field

Advance Information		Current Position	
Docket Number:	Docket Number 12345-Test Bank	Collateral Borrowing Capacity:	\$343,484,842.23
Product Type:	Long-Term Fixed Term & Rate *	Excess Capital Stock:	\$353,800.00
Term:	2 Years *		
Amount:	5000000.00 *		
Settlement Date:	<input checked="" type="radio"/> 02/22/2010 <input type="radio"/> 02/23/2010		
Maturity Date:	02/22/2012		
Rate:	1.48000		
Wire Out:	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Wire Amount:	<input type="text"/>		
Product Message:	RA		

Selected Outstanding Advances							
Product Type	Term	Principal Amount	Rate	Create Date	Settlement Date	Maturity Date	Account Number
LONG-TERM FIXED TERM AND RATE	2Y	\$5,000,000.00	3.02000%	02/21/2008	02/22/2008	02/22/2010	199247

- At this point, the Renew Advance Transaction page looks and behaves exactly like the Create Advance Transaction page.
- You can now follow the instructions for Advance Transactions related to the product type you wish to “Renew”.

## Outstanding Advance Search Feature

Additional search features are available on the Outstanding Advance page that allows you to filter the outstanding advances in many different ways.

- Maturity Date – Enter a range of maturity dates you would like to see.
- Settlement/Disbursement Date – Enter a range of settlement date you would like to see.
- Advance Type – Enter an Advance Type you would like to see.

After each you will need to click on the search button.

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### Outstanding Advances

Use this screen to view Outstanding Advances.

Settlement Date [v] Date From 02/01/2010 To 02/22/2010 Select Advance Type [v] 12345 [v] Search [v] Renew [v]

All None Product Type	Term	Principal Amount	Rate	Settlement Date	Maturity Date	Account Number	Docket Number
SHORT-TERM FIXED TERM AND RATE	21D	1,000.00	0.28000%	02/22/2010	03/15/2010	233839	12345 2010-02-22 14:45:30.561
SHORT-TERM FIXED TERM AND RATE	1M7D	13.00	0.22000%	02/22/2010	03/29/2010	233838	12345 2010-02-22 14:45:30.561
CDA-RDA CLASSIC	10Y2D	1,000,000.00	4.41000%	02/22/2010	02/24/2020	233841	12345 2010-02-22 14:45:30.561

3 items found, displaying all items.

Refresh [v] Renew [v] Print [v]

***All “Confirmed “Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.***

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**

## Advance Txn List

The Advance TXN List reflects only the advances initiated online and the status of each.

The Search feature allows you to search by account number or by status. In addition you can sort the transactions by clicking on any of the column headings to sort by that column heading. Click again and they sort in descending order.

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### Advance Transaction List

Use this screen to view the status of Advance Transactions.

Search Account Number :  Select

Advances									
Status	Product Type	Term	Amount	Rate	Create Date	Maturity Date	Settlement Date	Account Number	Docket Number
Confirmed	CDA Classic	10 Years	1,000,000.00	4.41000%	02/24/2010	02/24/2020	02/24/2010		12345
Confirmed	Long-Term Fixed Term & Rate	9.50 Years	1,000.00	4.62000%	02/24/2010	08/26/2019	02/24/2010		12345

You can click on any one of the transactions and get more detail regarding the transaction.

***All “Confirmed “Advance funds will be disbursed pending FHLB Officer approval of terms and underwriting.***

**Note: Advance transactions that have been “signed” CANNOT be modified or cancelled online. To inquire about modifying or canceling an advance transaction, you must call the Money Desk @ 800.357.3452.**