

# How to Navigate the Bank *Insurance Member Focused Webinar*

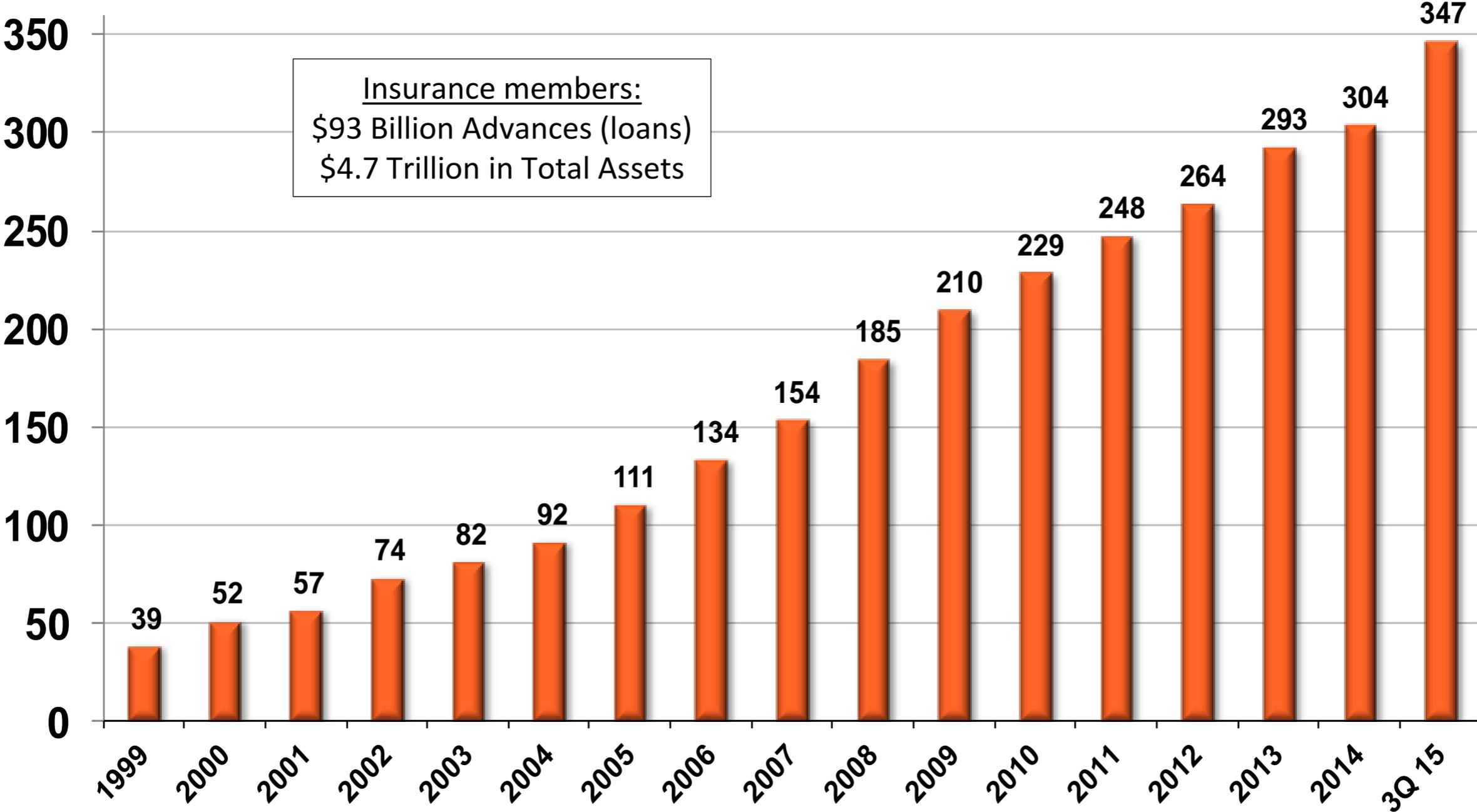
December 3, 2015

**FHLBBoston**

# Agenda

- Opening comments
- Bank forms and documents
- Collateral and safekeeping
- Borrowing from the Bank
- Ideal Way account
- Capital stock
- Direct+

# Insurance Membership on the Rise



# of insurance company FHLB members in US

# FHLB Boston Insurance Members

## Life Companies

- Aetna Life Insurance
- Hartford Life Ins. Co.
- Liberty Life Assurance Co
- Mass Mutual Life Ins. Co.
- National Life Insurance
- Prudential Retirement Ins Annuity
- SBLI of Massachusetts
- Unum Life Insurance
- Vantis Life

## Health Companies

- Blue Cross Blue Shield of MA
- BCBS of MA HMO Blue
- Harvard Pilgrim Health Care

## Depositors Insurance

- Depositors Insurance Fund
- Mass Credit Union Share Ins.

## P&C Companies

- AIM Mutual
- American European
- Arbella Mutual Insurance
- Barnstable County Mutual
- Commerce Insurance Co
- CT Attorneys Title
- Coverys (Medical Professional Mutual)
- Danbury Mutual
- Dorchester Mutual
- Fitchburg Mutual
- Hanover Insurance Co
- Hingham Mutual
- Ironshore Specialty Ins. Co.
- Lexington Insurance
- Liberty Mutual Ins. Co.
- New London County Mutual
- Norfolk and Dedham
- Peerless Insurance Co
- Quincy Mutual Insurance
- Safety Insurance
- Vermont Mutual

## Captives/Risk Retention Groups

- American Excess
- Cascade Re
- CW Reinsurance
- ICI Mutual
- MHL Reinsurance LTD
- Pedcor Insurance



# Forms

Carielle Collins

**FHLBBoston**

# Accessing the forms:

Log In | Search

**FHLBoston**

**Building New England**

PRODUCTS & SERVICES

RATES

HOUSING & ECONOMIC GROWTH

EVENTS

MEMBER RESOURCE CENTER

ABOUT US

MEMBERS

MEMBER CENTER

OUR MEMBERS

SOLUTIONS

LEARNING PORTAL

FORMS & APPLICATIONS

Overview

Credit Products

Collateral

Mortgage Partnership  
Finance

Correspondent Services

Membership

FAQS

## FORMS & APPLICATIONS

Many of the Federal Home Loan Bank of Boston's forms and applications are available online. To view, please choose the appropriate category (see left).

Listed below are links to some of the Bank's most widely used forms. Note that links to these forms are also available (in most cases with explanatory notes) in other sections of the web site.

### Advances

Confirmations for Advances (Appendix D)  
Agreement for Advance, Collateral  
Pledge, and Security Agreement (PDF)  
Secretary/Clerk's Certificate (PDF)  
Delegation of Authority (PDF)  
How to Complete Secretary/Clerk Certificate (PDF)  
How to Complete Delegation of Authority for Advances,  
Letters of Credit, and Interest Rate Swaps (PDF)  
Anti-Predatory Lending Policy and Certification (PDF)  
Residential Housing Finance Assets (Excel)

### Collateral

Supplement A to Application for Advances (PDF)  
Supplement A to Application for Advances —  
Insurance Company Members (PDF)  
Request for Release of Pledged Mortgage Collateral  
(PDF)

### Correspondent Services

Correspondent Services Agreement (PDF)  
Secretary/Clerk's Certificate (PDF)  
How to Complete Secretary/Clerk Certificate (PDF)

### Deposits

Deposits Delegation (Exhibit B) (PDF)  
How to Complete Deposits Delegation (Exhibit B)  
(PDF)

### Direct+

Direct+ User Guide

### Funds Transfers

Funds Transfers Delegation (Exhibit C) (PDF)  
How to Complete Funds Transfers Delegation (Exhibit  
C) (PDF)  
Request for Recurring Wires (PDF)

### Membership

Membership Forms

### Products Policy

Products Policy Printable Version (PDF)

### Safekeeping

Safekeeping Delegation (Exhibit D) (PDF)  
How to Complete Safekeeping Delegation (Exhibit D)  
(PDF)  
Sample Trade Ticket (PDF)

## RELATED LINKS

Products and Solutions  
Guide  
Rates Specials  
Membership  
Direct+ Login

# Collateral and Safekeeping

David Trant  
Jewell Norville

**FHLBBoston**

# Collateral and Safekeeping

## Eligibility of Bank Deposits

- Eligible collateral includes cash on deposit at the Bank that is specifically pledged to the Bank as collateral.
- Cash must be on deposit in a collateral overnight deposit account at the Bank.
- Member must specifically pledge funds as collateral
- Deposits and withdrawals require collateral staff approval.
- Collateral overnight deposit account pays the same rate as other overnight deposit accounts.

All securities pledged as collateral must be:

- Safekept by the Bank; or a Bank approved Third Party Custodian
- Member signs a Safekeeping Custodial Agreement with the Bank, or
- Member signs a tri-party Securities Control Agreement with the Bank and the Third Party Custodian.
- Account must only contain eligible securities

# Collateral Valuations

<b>Eligible Collateral</b>	<b>Valuation</b>
Cash	100 percent of balance
U.S. Government and Agency Securities, (excluding FNMA and FHLMC mortgage-backed securities).	97 percent of market value (remaining term to maturity three years or less);  95 percent of market value (remaining term to maturity greater than three years);
FNMA and FHLMC MBS, and Agency CMOs	93 percent of market value

# Third Party Securities Custodian

- Third Party Securities Custodian must be approved by the Bank
- Member signs a tri-party Custody Agreement with the Bank and Third Party Custodian.
- Establish a separate custodial pledge account.
- Must only contain eligible securities
- Market value of securities uploaded daily.
- All release transactions require collateral staff approval.
- Member is responsible for custodian's fees.

# Release of Securities at Third Party Custodian

- Member must complete the Consent to Release Securities form with a list of the securities to be released.
- An authorized person from the member signs and emails or faxes the Release Form directly to the Bank's Collateral Department.
- Fax #: 1-617-375-2240      E-mail: collateral@fhlbboston.com
- Upon review and approval, Bank signs and faxes the Release Form directly to the Custodian.
- To ensure that all transactions are processed daily, the time deadline for reporting transactions to the Bank is 12:00 P.M.

# Bank Contacts

Visit Bank's website for updated Products & Solutions Guide, Forms and Instructions.

<b>David Trant,</b> Vice President, Collateral Manager	<a href="mailto:david.trant@fhlbboston">david.trant@fhlbboston</a>	617-292-9729
<b>Jewell Norville,</b> Bank Operations Senior Specialist	<a href="mailto:Jewell.norville@fhlbboston">Jewell.norville@fhlbboston</a>	617-292-9686
<b>Miguelina (Sandy) Crispin,</b> Collateral Analysis Supervisor	<a href="mailto:miguelina.crispin@fhlbboston.com">miguelina.crispin@fhlbboston.com</a>	617-292-9707

Guidelines and documentation for pledging loan collateral

<b>Matthew McDermod,</b> AVP, Residential Field Review Mgr	<a href="mailto:matthew.mcdermod@fhlbboston.com">matthew.mcdermod@fhlbboston.com</a>	617-292-9734
<b>Patrick Green,</b> Vice President, Multifamily, Commercial real estate	<a href="mailto:patrick.green@fhlbboston.com">patrick.green@fhlbboston.com</a>	617-292-9711

# How to receive Securities into FHLB Boston

For collateral purposes

**FHLBBoston**

# Logging on to FHLB Direct +

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 ▶

Log on issues: If you are experiencing log on problems, please call Customer Service at 1-800-358-9709.

[Copyright Information](#)

- To log in to Direct + you need the following information:
- **Company ID:** Enter your institutions Docket Number
- **Login ID:** Enter your own personal Login ID
  - Provided to you by the Bank when you registered for Direct + access
- **Password or Passcode:** Enter your password

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# Safekeeping Transactions

- Delivery vs. payment
- Receipt vs. payment
- Free Deliveries
- No call backs required on Free Deliveries require when you execute your trades on Direct+ two individuals electronically sign the transaction.
- Free Receive
- Transfers between internal SFK accounts
- Enter trades up to 90 days prior to the settlement date

The screenshot shows the FHLBoston Direct+ web interface for creating a safekeeping transaction. The browser address bar shows the URL: <https://fhlbtest1.openbank.com/f0585/sbb/safekeeping/>. The page title is "Default Title - FHLBoston". The navigation menu includes "INFORMATION REPORTING", "PAYMENTS", and "FILE SERVICES". The main heading is "Create Safekeeping Transaction" with a sub-heading "Use this screen to create a Safekeeping request." and a note "\* Required Field".

The "Safekeeping Information" section contains the following fields:

- Account: 228077 - 228077 - USD \*
- Settlement Date (mm/dd/yyyy): \*
- Method Code: -- Please Select -- \*
- Type Code: -- Please Select -- \*
- Trade Date (mm/dd/yyyy): \*
- Settlement Location: -- Please Select -- \*
- Broker Name: \*
- Broker Code: \*
- ABA Number: \*
- ABA Name: \*
- Wire Address: \*
- Beneficiary Account: \*
- Instructions: \*

The "Trade Information" section contains a table with the following columns: Copy, Trade#, CUSIP #, Security Description, Par Orig Face, Cost/Proceeds, Maturity Date (mm/dd/yyyy), Issue Date (mm/dd/yyyy), Coupon Rate, and Delete. The table has one row with the following values: Copy: , Trade#: 1, CUSIP #: \*, Security Description: \*, Par Orig Face: \*, Cost/Proceeds: \*, Maturity Date: \*, Issue Date: \*, Coupon Rate: \*, Delete:  (with a red X icon).

At the bottom of the form, there are three buttons: "Cancel", "Save Incomplete", and "Continue".

# Transaction Status

Currently the status "Processing by Bank" will not change to "Settled" until after 4:00 pm.

Search for CUSIP#  Status

Status	Method Type	Acct#	CUSIP#	Settlement Date Trade Dates	Par/Original Face Number of Shares	Total Cost/Proceeds	Seq. Number Batch Seq. Number	Create Date
Processing By Bank	Free Receive Standard Securities	229011	31385ABC7	12/03/2015 12/02/2015	2,500,000.00		32503 2568	12/02/2015
Processing By Bank	Receive vs. Payment Standard Securities	228077	3136ACJY8	11/18/2015 11/18/2015	500,000.00	215.99	32302 2565	11/18/2015
Processing By Bank	Delivery vs. Payment Standard Securities	228077	110169TG4	03/26/2015 03/24/2015	200,000.00	1.00	28009 2509	03/25/2015
Processing By Bank	Receive vs. Payment Standard Securities	228077	3133XFAY2	03/26/2015 03/26/2015	10.00	10.00	28102 2510	03/26/2015
Processing By Bank	Receive vs. Payment Standard Securities	229011	3133XTMT0	06/14/2010 06/11/2010	1,000,000.00	1,004,197.92	3114 550	06/11/2010

5 items found, displaying all items.

# Principal and Interest Payments on Direct+

- The Principal & Interest report is located in Information Reporting under Special Reports.
- Payments are projected 5 days in advance.
- Principal and Interest payments are disbursed on 15<sup>th</sup>, 18<sup>th</sup>, 20<sup>th</sup> and 25<sup>th</sup> of month.
- Payments flow directly from our custodian (Citi) and is posted into your institution's Ideal Way Account.
- Your institution's income payments are available after 10:00AM.

# Special Reports

**FHLBoston** Direct+

INFORMATION REPORTING | PAYMENTS | FILE SERVICES

Balances | Transaction Search | Reports | Export | Calculators

### Special Report View

Use this screen to review special reports.

Select a Special Report:

Special Report Name	Update Date/Time	Historical Versions
<a href="#">ADV - Consolidated Amort Bills</a>	02/15/2015 20:36	13
<a href="#">ADV - CSV Accruals</a>	10/17/2015 20:40	12
<a href="#">ADV - CSV Outstanding</a>	10/17/2015 20:34	4
<a href="#">ADV - Outstanding Advances</a>	08/25/2015 20:33	48
<a href="#">ADV - Pledged Collateral</a>	12/01/2015 12:34	94
<a href="#">ADV - Prepayment Report</a>	10/17/2015 20:33	6
<a href="#">CAP - Dividend Letter</a>	10/28/2013 12:33	1
<a href="#">CAP - MPF Requirement</a>	06/19/2015 08:33	2
<a href="#">CAP - Prelim Repurchase Notice</a>	03/27/2014 20:33	2
<a href="#">CAP - Repurchase Notice</a>	03/28/2014 20:34	2
<a href="#">CAP - Statement of Monthly Act</a>	08/03/2015 20:48	4
<a href="#">DEP - Collected Balance</a>	10/17/2015 20:33	6
<a href="#">DEP - Daily Debit/Credit Advice</a>	10/17/2015 20:41	1
<a href="#">DEP - Monthly Accr Int Report</a>	08/03/2015 20:50	5
<a href="#">DEP - Monthly Statements</a>	08/03/2015 20:54	5
<a href="#">DEP - Service Fee Statements</a>	08/03/2015 20:51	5
<a href="#">DEP - Term Deposit Confirmation</a>	04/25/2014 17:33	12
<a href="#">SFK - Monthly Holding Statement</a>	09/22/2014 20:36	5

[INFORMATION REPORTING](#) | [PAYMENTS](#) | [FILE SERVICES](#)  
Privacy & Security | Copyright Information

100%

# How to Borrow

Daniel Redmond

**FHLBBoston**

# Ease of Use

- Advance Initiation
  - One Call – 800.357.FHLB – by an authorized borrower
  - Docket #, Amount, Maturity
  - Confirm Terms and Conditions
- Payment of Principal and Interest
  - Principal due at maturity
    - Bullet Advances
      - ≤ one-year – Interest monthly or at maturity
      - > one-year – Interest monthly or semi-annually
    - Adjustable
      - Interest due on rate-adjustment dates
  - ***Interest calculated on an actual/360-day basis***

# Settlement Options and Activity Stock

- **Bullet and Amortizing Advances**
  - Same-Day until noon
  - Next-Day until 3:00 p.m.
  - Forward Rate Lock available
- **Adjustable rate, structured products**
  - Two-Day Settlement by 1:00 p.m.
    - DNA Floater available during Markdown offering
      - Next-Day settlement
- **Capital Stock – Activity Based**
  - 3.0% - Original maturities of one day
  - 4.0% - Original maturities of two days to three months
  - 4.5% - Original maturities of over three months
  - .25% for Letter of Credits

# Discounted Opportunities

- Community Development Advance (CDA)
- Percent of Assets Incentive Discount (PAID) program
  - Available on Bullet and Amortizer (One-Year or longer)
    - 10 % - 1 bps
    - 15% - 2 bps
    - 20% - 3 bps
- Special Offerings
- Advance Renewal Discount Program
- The Bank is working towards offering online Advance initiation to insurance companies

# Ideal Way Account

Carielle Collins

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# Capital Stock

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# Capital Stock Overview

- Both membership and activity stock are Class B shares
- All stock is \$100 par value and does not trade (no cusip)
- All stock eligible to receive dividend
- Current dividend is 3mL plus 300 basis points (3Q 2015 = 3.32%)
- Dividend paid quarterly
- Accounting – Capital Stock account 250XXXXX

XXXXX = member's docket number

# Membership Stock

35 basis points of Treasuries, Agencies, RMBS and residential mortgages

Updated annually in March. Amount can increase or decrease.

## COMPUTATION OF FHLBANK MEMBERSHIP CAPITAL STOCK REQUIREMENT AS OF

(most recent quarter)

Eligible Assets (as of most recent quarter)	Amount
<b>Loans</b>	
Closed-end Mortgages on 1-4 Family Dwelling Units	\$ _____
Permanent Mortgages on 5 or More Family Dwelling Units	\$ _____
<b>Subtotal Loans</b>	\$ _____
<b>Securities</b>	
U.S. Treasury and Agency Securities (excludes MBS)	\$ _____
Residential MBS Guaranteed by GNMA or Issued by Fannie Mae & Freddie Mac	\$ _____
Residential CMOs Guaranteed by GNMA or Issued by FNMA or FHLMC	\$ _____
All Other Residential CMOs	\$ _____
All Other Residential Mortgage-Backed Securities	\$ _____
<b>Subtotal Securities</b>	\$ _____
<b>1. Membership Stock Investment Base (loans + securities)</b>	\$ _____
<b>2. Membership Stock Factor (0.35% of Base)</b>	\$ _____
<b>3. Membership Base Requirement</b> <i>(Line 2 above rounded up to the next highest \$100 (if required) up to a max of \$25 million)</i>	\$ _____

# Requesting Excess Stock

- Requests received by 2pm will be processed same day
- Submit a written request on your letterhead signed by an authorized person.
- See our website for template

Rachele McDonough  
Vice President/Director of Bank Operations  
Federal Home Loan Bank of Boston  
800 Boylston Street, 9<sup>th</sup> Floor  
Boston, MA 02199

Re: Request for the FHLB of Boston to Repurchase Class B Shares Held in Excess of Total Stock Investment Requirement

Dear Ms. McDonough:

As a duly authorized officer acting on behalf of {name of member institution, docket number} (Institution), I hereby request that the Federal Home Loan Bank of Boston (“Bank”) repurchase at a price of par (\$100 per share) \$ \_\_\_\_\_ or an amount of shares of Class B Stock equal to \_\_\_\_ percent of the Institution’s holdings of Class B Stock in excess of the Institution’s Total Stock Investment Requirement rounded down to the next even \$100 increment.

I understand that the Bank may repurchase all, some, or none of the requested excess shares in its sole discretion and subject to the limitations of §III.A.3 of the Bank’s Capital Plan. I hereby waive the 15-day notice requirement contained in § III.A.2(a) of the Capital Plan.

Sincerely,

[NAME OF MEMBER INSTITUTION]

By: \_\_\_\_\_  
{name and title of authorizing officer}

**Direct+**

**FHLBBoston**

# Accessing Direct+



Log In | Search

**FHLBBoston** **Building New England**

PRODUCTS & SERVICES | RATES | HOUSING & ECONOMIC GROWTH | EVENTS | MEMBER RESOURCE CENTER | ABOUT US

The Federal Home Loan Bank of Boston provides member institutions with financial products and services that help build vibrant communities.

**Supporting Affordable Housing**



**An Island Community's Affordable Housing Challenge**

Housing and Community Investment | [View the AHP Profile](#)

**Long-Term** | Short-Term | Amortizing | Advance Specials

**Long-Term Classic Advance Rates**  
Effective 03:20 PM  
December 1, 2015

Term	Reg.	CDA	CDA Extra	NEF
1yr	0.94	0.85	0.81	0.92
2yr	1.33	1.11	1.06	1.31
3yr	1.62	1.40	1.34	1.60
5yr	2.12	1.90	1.83	2.10
7yr	2.50	2.28	2.18	2.48
10yr	3.03	2.81	2.68	3.01
15yr	3.58	3.40	3.22	3.56
20yr	3.87	3.74	3.52	3.85

**EVENTS**

December 03, 2015  
**How to Navigate FHLB Boston: A New Webinar Designed for Insurance Company Members**

December 04, 2015  
**Direct+ Webinar: How to Get the Most Out of the Bank's Online Solution**

December 18, 2015  
**MPF Webinar Series: December 2015**

[View all events](#)

**SOLUTIONS**

**Update: Long-Term Advance Activity and Advance Renewal Discounts**

The Federal Reserve's decision to delay a rate hike at their September meeting triggered a market rally that gave members additional incentive to extend advance maturities and lock in attractive rates.

[More](#)

[See all solutions](#)

[View the FHLB Boston Fast-Track Survey](#)

**NEWS**

**Bank Files Quarterly Report**

**How the Bank Manages Operational Risks**

**Bank Announces Third Quarter 2015 Results, Declares Dividend**

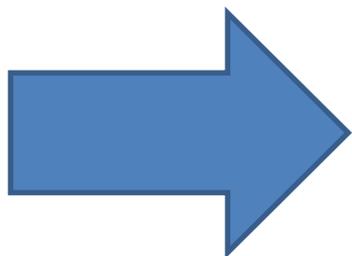
**Introducing the Advance Renewal Discount Program**

[View all news](#)

**DIRECT+ Online Banking**

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[Terms of Use](#) [Privacy Statement](#)



# What Information and Services are available through FHLB Direct +

- View details on all prior-day transactions and balances.
- Search credit and debit transactions.
- Choose from a variety of printable special reports.
- Calculate your available borrowing capacity based on the previous business day's actual data for capital stock, pledged collateral, outstanding advances, and Mortgage Partnership Finance deliveries.
- Perform online book transfers during regular transaction hours.
- Initiate advances during regular transaction hours.
- Perform safekeeping transactions and transfers up to 90 days before the settlement date.

# Logging on to FHLB Direct +

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 ▶

Log on issues: If you are experiencing log on problems, please call Customer Service at 1-800-358-9709.

[Copyright Information](#)

- To log in to Direct + you need the following information:
- **Company ID:** Enter your institutions Docket Number
- **Login ID:** Enter your own personal Login ID
  - Provided to you by the Bank when you registered for Direct + access
- **Password or Passcode:** Enter your password

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# Safekeeping Transactions

**FHLBoston** **Direct+**

INFORMATION REPORTING | **PAYMENTS** | FILE SERVICES

Advances | **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 228077 - 228077 - USD \*

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

Method Code: -- Please Select -- \*

Type Code: -- Please Select -- \*

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

Settlement Location: -- Please Select -- \*

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	Maturity Date mm/dd/yyyy	Issue Date mm/dd/yyyy	Coupon Rate	Delete
<input type="checkbox"/>	1	*	*	*					<input type="button" value="X"/>

# Some of the Reports Available through FHLB Direct +

**FHLBoston** **Direct+**

**INFORMATION REPORTING** | **PAYMENTS** | **FILE SERVICES**

Balances | Transaction Search | **Reports** | Export | Calculators

## Special Report View

Use this screen to review special reports.

Select a Special Report:	Update Date/Time	Historical Versions
<a href="#">Special Report Name</a>		
<a href="#">ADV - Consolidated Amort Bills</a>	02/15/2015 20:36	<a href="#">13</a>
<a href="#">ADV - CSV Accruals</a>	10/17/2015 20:40	<a href="#">12</a>
<a href="#">ADV - CSV Outstanding</a>	10/17/2015 20:34	<a href="#">4</a>
<a href="#">ADV - Outstanding Advances</a>	08/25/2015 20:33	<a href="#">48</a>
<a href="#">ADV - Pledged Collateral</a>	12/02/2015 12:34	<a href="#">95</a>
<a href="#">ADV - Prepayment Report</a>	10/17/2015 20:33	<a href="#">6</a>
<a href="#">CAP - Dividend Letter</a>	10/28/2013 12:33	<a href="#">1</a>
<a href="#">CAP - MPF Requirement</a>	06/19/2015 08:33	<a href="#">2</a>
<a href="#">CAP - Prelim Repurchase Notice</a>	03/27/2014 20:33	<a href="#">2</a>
<a href="#">CAP - Repurchase Notice</a>	03/28/2014 20:34	<a href="#">2</a>
<a href="#">CAP - Statement of Monthly Act</a>	08/03/2015 20:48	<a href="#">4</a>
<a href="#">DEP - Collected Balance</a>	10/17/2015 20:33	<a href="#">6</a>
<a href="#">DEP - Daily Debit/Credit Advice</a>	10/17/2015 20:41	<a href="#">1</a>
<a href="#">DEP - Monthly Accr Int Report</a>	08/03/2015 20:50	<a href="#">5</a>
<a href="#">DEP - Monthly Statements</a>	08/03/2015 20:54	<a href="#">5</a>
<a href="#">DEP - Service Fee Statements</a>	08/03/2015 20:51	<a href="#">5</a>
<a href="#">DEP - Term Deposit Confirmation</a>	04/25/2014 17:33	<a href="#">12</a>
<a href="#">SFK - Monthly Holding Statement</a>	09/22/2014 20:36	<a href="#">5</a>

# Capital Stock Calculator (what-if scenarios)

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Direct+

INFORMATION REPORTING

PAYMENTS

FILE SERVICES

Balances

Transaction Search

Reports

Export

Calculators



## Capital Stock Calculator

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

Calculate

	Current Position	Requirement %		Current Requirement	Cycle Date	Last Update
Member Stock Investment	\$85,987,000.00	0.35%		\$300,954.50	12/31/2013	12/03/2015 08:58
Component	Current Position	Requirement %	Factor	Current Requirement	New Value	New Requirement
Overnight Advances	\$0.00	3%	100%	\$0.00	0.00	\$0.00
2 Day - 3 Month Advances	\$0.00	4%	100%	\$0.00	0.00	\$0.00
Other Advances	\$5,500,000.00	4.5%	100%	\$247,500.00	5,500,000.00	\$247,500.00
Advance Commitments	\$25,000,000.00	0%	100%	\$0.00	25,000,000.00	\$0.00
Letters Of Credit	\$0.00	0.5%	50%	\$0.00	0.00	\$0.00
Intermediated Derivatives	\$0.00	4.5%	100%	\$0.00	0.00	\$0.00
Acquired Member Assets	\$0.00	100%	100%	\$0.00	0.00	\$0.00
Delivery Commitments for Acquired Member Assets	\$0.00	0%	100%	\$0.00	0.00	\$0.00
<b>Activity Base Total</b>	<b>\$30,500,000.00</b>			<b>\$247,500.00</b>		<b>\$247,500.00</b>
<b>Total Stock Investment Requirement</b>				<b>\$548,500.00</b>		<b>\$548,500.00</b>
<b>Current Capital Stock</b>	<b>\$1,210,700.00</b>					
<b>Excess(Purchase)</b>				<b>\$662,200.00</b>		<b>\$662,200.00</b>

Print

Calculate

Disclaimer: Please note that all data is provided in real time except Acquired Member Assets, Delivery Commitments for Acquired Member Assets, and Intermediated Derivatives, which are provided as of close of previous business day.

# Collateral Calculator (what-if scenarios)

- Lists all the assets that are accepted as collateral.
- Reflects your institutions pledged assets, the haircut applied and the discounted value.
- Provides a real-time borrowing capacity based on collateral pledged.

FHLBoston		Direct+						
INFORMATION REPORTING		PAYMENTS		FILE SERVICES				
Balances	Transaction Search	Reports	Export	Calculators				
<b>Collateral Calculator</b> Use this screen to review "What Ifs" scenarios for Collateral Requirements.								
Current Position		Display <input checked="" type="radio"/> All qualified collateral assets <input type="radio"/> Only pledged assets			Calculate			
Current Collateral Required	Last Update 12/03/2015 09:08	Current Value \$5,673,256.25		New Value 5,673,256.25				
Component	Last Update	Adj	Adj	Haircut	Current Value	Disc. Value	New Value	New Disc. Value
Family 1-4 Owner Occupied Subprime	08/04/2015	\$0.00	94%	57%	\$14,898,780.75	\$7,982,766.73	14,898,780.75	\$7,982,766.73
Family 1-4 Owner Occupied Non Tradi	12/02/2015	\$0.00	94%	65%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupied Subpr	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupied Non T	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Owner Occupied	08/04/2015	\$0.00	94%	75%	\$53,542,246.87	\$37,747,284.04	53,542,246.87	\$37,747,284.04
Family 1-4 Owner Occupied Insured	12/02/2015	\$0.00	94%	85%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupied	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
Family 5+	12/02/2015	\$0.00	100%	65%	\$0.00	\$0.00	0.00	\$0.00
Other Insured Loans	12/02/2015	\$0.00	100%	75%	\$0.00	\$0.00	0.00	\$0.00
CFI Loans	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
Commercial RE	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
HELOCS	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
Govt Backed Securities > 3yrs	09/25/2015	\$0.00	100%	95%	\$2,454,769.02	\$2,332,030.57	2,454,769.02	\$2,332,030.57
Non Agency MBS	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
FHLMC & FNMA MBS	09/25/2015	\$0.00	100%	93%	\$5,357,454.71	\$4,982,432.90	5,357,454.71	\$4,982,432.88
Securities with Equity Int in Eligi	12/02/2015	\$0.00	100%	90%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Commercial M	12/02/2015	\$0.00	100%	85%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Commercial M	12/02/2015	\$0.00	100%	80%	\$0.00	\$0.00	0.00	\$0.00
Govt Backed Securities <= 3yrs	12/02/2015	\$0.00	100%	97%	\$0.00	\$0.00	0.00	\$0.00
Deposits	12/02/2015	\$0.00	100%	100%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Commercial M	12/02/2015	\$0.00	100%	75%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Commercial M	12/02/2015	\$0.00	100%	65%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Commercial M	12/02/2015	\$0.00	100%	65%	\$0.00	\$0.00	0.00	\$0.00
Other Securitized RE - Commercial M	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Owner Occupied QM	12/02/2015	\$0.00	94%	75%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Owner Occupied Subprime	12/02/2015	\$0.00	94%	60%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupied QM	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
Family 1-4 Non Owner Occupied Subpr	12/02/2015	\$0.00	100%	50%	\$0.00	\$0.00	0.00	\$0.00
<b>Total Collateral Value (Disc.)</b>					\$76,253,251.35	\$53,044,514.24	\$76,253,251.35	\$53,044,514.22
<b>Collateral Excess/Deficiency</b>						\$47,371,257.99		\$47,371,257.97

Please see [Disclaimer](#).

# Advance Rates Available via Direct +

FHLBoston

Direct+

INFORMATION REPORTING **PAYMENTS** FILE SERVICES

Advances Safekeeping Transfers Import/Export 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

### Select New Advance

Advance Type	Term	Rate	Maturity Date	Last Update
THE DAILY CASH MANAGER ADVANCE	1 Day	0.32000%	12/03/2015	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	1 Week	0.34000%	12/09/2015	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	2 Weeks	0.35000%	12/16/2015	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	3 Weeks	0.40000%	12/23/2015	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	1 Month	0.45000%	01/04/2016	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	2 Months	0.54000%	02/02/2016	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	3 Months	0.63000%	03/02/2016	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	4 Months	0.67000%	04/04/2016	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	5 Months	0.71000%	05/02/2016	12/02/2015 11:52:19 AM
Short-Term Fixed Term & Rate	6 Months	0.75000%	06/02/2016	12/02/2015 11:52:20 AM
Short-Term Fixed Term & Rate	9 Months	0.80000%	09/02/2016	12/02/2015 11:52:20 AM
Short-Term Fixed Term & Rate	INTERPOLATED	TBD	N/A	08/04/2014 12:32:47 PM

# Advance Initiation and Wire Out Feature

(The Bank is working towards offering these features to insurance companies)

FHLBoston

Direct+

INFORMATION REPORTING

PAYMENTS

FILE SERVICES

Advances

Safekeeping

Transfers

Import/Export

Reports



## Create Advance Transaction

Use this screen to create an Advance Request.

\* Required Field

### Advance Information

### Current Position

Docket Number:  Docket Number

Product Type:  \*

Term:  \*

Amount:  \*

Settlement Date:  12/03/2015  12/04/2015

Maturity Date: 12/03/2015

Rate: 0.32000

Wire Out:  Yes  No

Wire Amount:  x

Collateral Borrowing Capacity: \$22,012,280.75  
Excess Capital Stock: \$662,200.00

Product Message: Selecting next day settlement may affect rate

Cancel

Refresh Current Position

Continue

FHLBoston