



FHLBank
Chicago

WIO3 MEMBERS

1

Large Financial
Institutions*

37

Community
Financial
Institutions*

10

Credit Unions

1

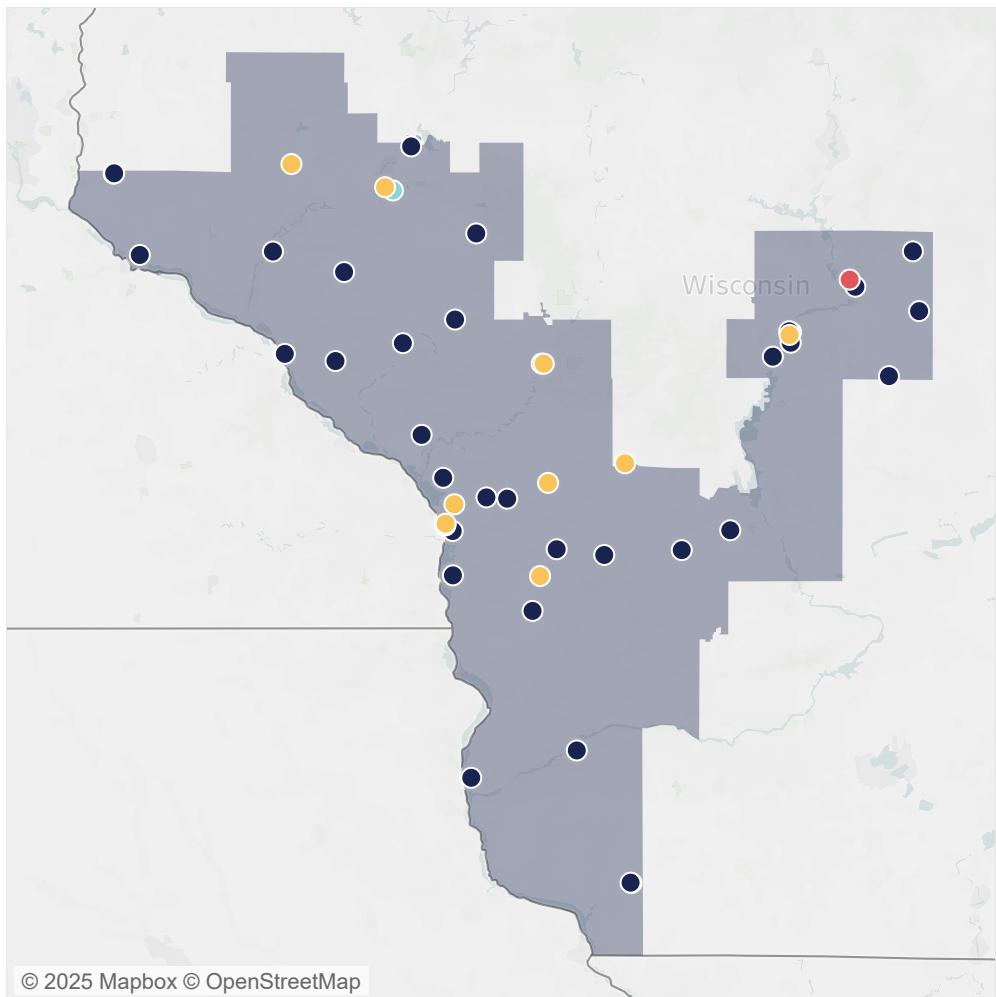
Insurance
Companies

Average Assets:
\$1,747M

Average Assets:
\$379M

Average Assets:
\$1,355M

Average Assets:
\$10,324M



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*For 2025, Community Financial Institution refers to any member bank with assets at or below \$1,500,000. Large Financial Institution refers to any member bank with assets above \$1,500,000.

| | |
|---|-----------------------------------|
| 1st Community Credit Union | Royal Credit Union |
| Alliance Bank | Security Financial Bank |
| Altra Federal Credit Union | Sentry Life Insurance Company |
| Bank of Alma | State Bank Financial |
| Bank of Cashton | The First National Bank of Bangor |
| Bank of Mauston | The International Bank of Amherst |
| Bank of Ontario | Northwestern Bank |
| Black River Country Bank | The Pineries Bank |
| Bluff View Bank | The Portage County Bank |
| Citizens Community Federal National Association | Tomah Area Credit Union |
| Citizens First Bank | Union State Bank |
| Citizens State Bank of La Crosse | Unity Bank |
| Clare Bank, National Association | Waumandee State Bank |
| CO-OP Credit Union | Westby Co-op Credit Union |
| Community First Bank | WESTconsin Credit Union |
| Coulee Bank | Woodtrust Bank |
| The First National Bank of River Falls | |
| Governmental Employees Credit Union | |
| Hiawatha National Bank | |
| Independence State Bank | |
| KeySavings Bank | |
| Marine Credit Union | |
| Members' Advantage Credit Union | |
| Mound City Bank | |
| Nekoosa Port Edwards State Bank | |
| Oakwood Bank | |
| Paper City Savings Bank, S.A. | |
| Park Bank | |
| Peoples State Bank | |
| River Bank | |
| River Falls State Bank | |
| Royal Bank | |

AHP

\$11.4M

Grants

DPP

\$3.8M

Grants

Accelerate

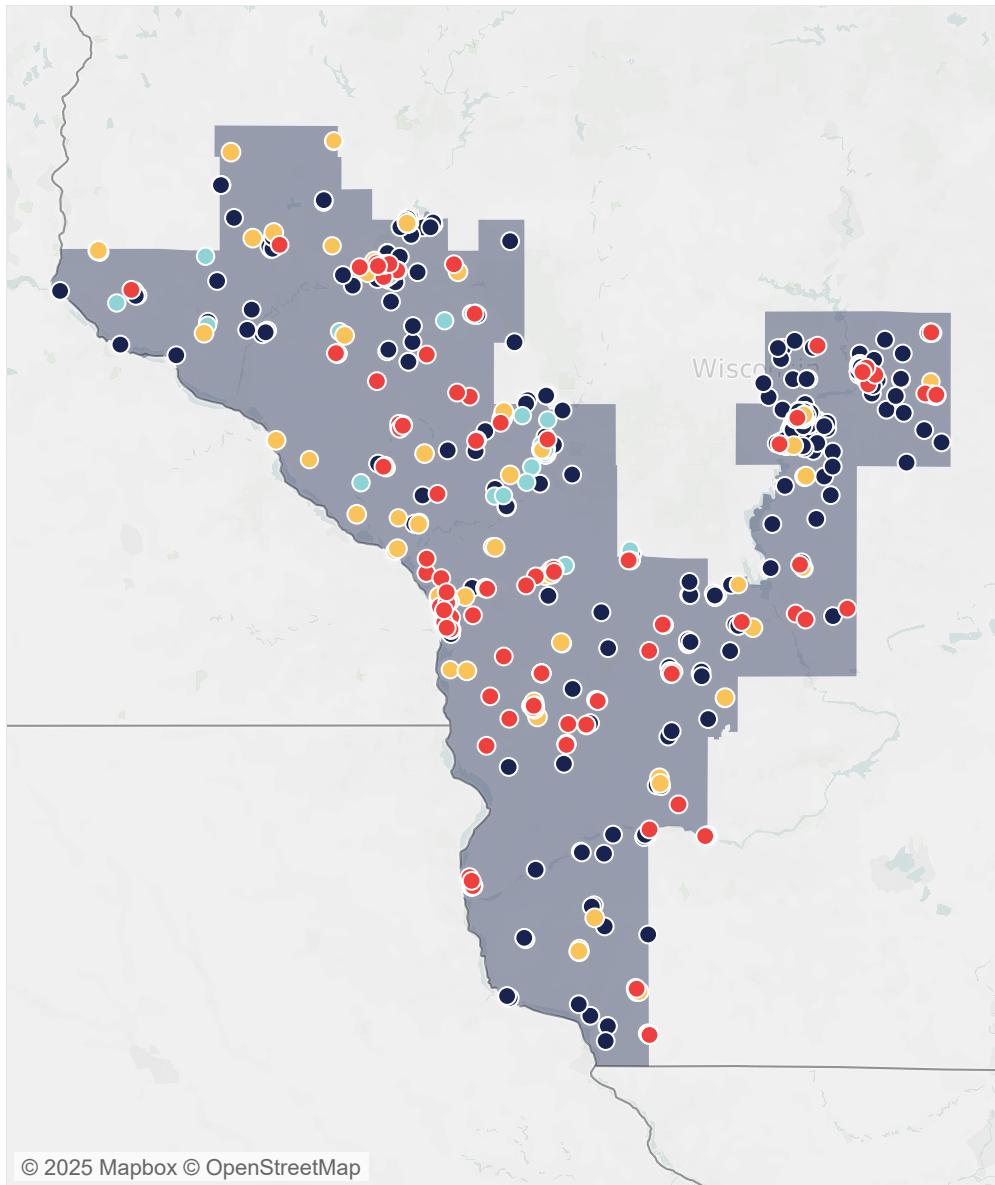
\$1,386K

Grants

CSBA

\$16.8M

Loans



Affordable Housing Program (AHP)

Grants awarded through members that partner with housing developers and non-profits.



692 Housing Units

Rental 461



Ownership 231



27 Projects

3 Acquisition

10 New Construction

14 Rehabilitation

Downpayment Plus® Programs (DPP®)

Grants, **up to \$10,000**, awarded to lower income home buyers for down payment and closing-cost assistance.



90%
First Time
Buyers

532
Families and
Individuals

\$7,127
Average Grant

\$39,633
Median Income

Community First® Accelerate Grants for Small Businesses

Grants to members' small business customers to promote business growth and development.



70
Small Businesses

\$19,804
Average Grant

Community Small Business Advance (CSBA)

Deeply discounted advances to support small business lending.



28
Discounted
Loans

278
Jobs Created or
Retained

3.90%
Average Loan
Rate

\$601,085
Average Loan
Amount

"Downpayment Plus", "DPP", and "Community First" are registered trademarks of FHLBank Chicago.

Mortgage Partnership Finance® Program (MPF)

The MPF Program gives our member lenders more choices and competitive pricing for the mortgages they originate, benefitting consumers who are buying or refinancing their homes.

\$1,403.8M

Loans Funded

7,582

Loans

\$163,350

Median Loan Amount

