



FHLBank
Chicago

AHP Online: Guide for Member Applicants 2022

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Introduction

Thank you for your interest in the Affordable Housing Program (AHP) General Fund!

Members of the Federal Home Loan Bank of Chicago (FHLBank Chicago) who would like to submit an application for the 2022 Affordable Housing Program (AHP) grant round must access AHP Online exclusively through eBanking. All members who plan to submit an AHP application should take the steps necessary to access eBanking. Once the member has eBanking access, the Member Security Administrator (MSA) must assign at least one Authorized AHP User in order for a sponsor applicant to initiate an application in AHP Online.

For assistance, please contact Member Support at 855-FHLB-CHI (855.345.2244), option 0.

AHP project sponsors and consultants (AHP Participants) must apply through AHP Online and may only initiate an application after first associating it with a registered Bank member. AHP Participants [may access AHP Online here](#).

Pursuant to the Code of Federal Regulations (12 C.F.R. Part 1291) (the "AHP Regulations"), the 2022 Affordable Housing Program Implementation Plan (the Implementation Plan) sets forth certain policies, guidelines, and requirements applicable to the Bank's AHP. The Implementation Plan is posted on FHLBank Chicago's [AHP Program Policy and Forms](#) page of the public website. Bank members and AHP Participants are encouraged to review the Implementation Plan, as well as the accompanying exhibits: Project Feasibility and Cost Guidelines, and Scoring Guidelines.

In 2022, there will be one competitive AHP application round with an application deadline of 5:00 p.m. CT on June 10. AHP Participants may register and initiate an application starting **May 2**, provided their member has registered an Authorized AHP User in eBanking. All Bank members and AHP Participants are strongly encouraged to register via these online systems well in advance of the AHP application deadline to allow sufficient time to properly develop and assemble the application.

Key Changes to the 2022 Affordable Housing Program

FHLBank Chicago made several notable changes to its Affordable Housing Program in 2022, including:

AHP Round Timing

In 2022, the competitive AHP round will be open for application submittal from **Monday, May 2**, to **Friday, June 10, at 5:00 p.m. CT**.

Scoring Guidelines

The table on the following page shows the scoring categories for 2022. The categories listed in blue are the same as last year, but the sections in red are changes for the 2022 round. **The Elimination of Blighting Influences category has been removed.** The four points for this category are no longer available.

Due to the removal of the Elimination of Blighting Influences category, **the Community Stability section now only includes** Rehabilitation of Existing Occupied Housing and Promotion or Preservation of Homeownership.

For the 2022 round, we have introduced a **new scoring category, Low-Income Minority Areas**, for four points. This category supports projects located in low-income minority census tracts, defined as:

- Census tracts where at least **51%** of all households earn equal to or less than **80% AMI**; and
- Census tracts where the percentage of the minority population is **20%** higher than the total percent minority population in the county **OR** where the non-white population is **50%** or more

A public list of eligible census tracts can be found on our website at [AHP Program Policy and Forms](#).

Additionally, the definition of Visitable Units within the **Special Needs Housing scoring category** has been revised to reflect the language found in 12 CFR Part 1291.1. Please refer to the [2022 Implementation Plan](#) for more details on all scoring changes.

Financial Feasibility Guidelines

Changes have been made to the following 2022 AHP feasibility guidelines:

- Operating costs per unit
- Adjusted development cost per unit

For specific changes, please consult the [2022 Implementation Plan](#).

Homebuyer Education and Counseling

Projects providing pre-purchase homeownership education and/or post-purchase homeownership counseling must be provided through **HUD-approved housing counseling agencies**.

Software Updates

With a targeted effective date of June 12, 2022, we **will no longer support Microsoft Internet Explorer** as a browser on fhlbc.com and eBanking. To ensure an optimal user experience, we recommend using Google Chrome or Microsoft Edge to access these sites.

For security reasons, FHLBank Chicago now requires the use of Microsoft Excel 2010 or newer to upload spreadsheets in AHP Online.

Self-Scoring Worksheet

To help applicants assess competitiveness for the 2022 General Fund, the Bank has created a Self-Scoring Worksheet, available on the [AHP Program Policy and Forms](#) website. Please take advantage of this resource; however, please note that this checklist is for informational purposes only, and does not guarantee a specific score. If you have scoring questions, please reach out to ci@fhlbc.com or 312.565.5824.

Key Changes to the 2022 Affordable Housing Program

Scoring Guidelines

Several scoring categories, marked in red in the table below, have changed in point value for 2022.

SCORING CATEGORY	2021 POINT VALUE	2022 POINT VALUE	CHANGE
Use of Donated or Conveyed Government-Owned or Other Properties	5	5	0
Project Sponsorship	5	5	0
Targeting	20	20	0
Housing for Homeless Households	5	5	0
Housing for Special Needs Populations	5	5	0
Rural Housing	7	7	0
Large Family Units	2	2	0
Creating Economic Opportunity through Residential Economic Diversity	5	5	0
Rehabilitation of Existing Occupied Housing*	7	7	0
Promotion or Preservation of Homeownership*	6	6	0
Elimination of Blighting Influences	4	0	-4
In-District Projects	5	5	0
Member Financial Participation	6	6	0
AHP Subsidy Per Unit	10	10	0
Permanent Supportive Housing	5	5	5
Projects of 24 or Fewer Units	3	3	0
Low-Income Minority Areas	0	4	+4

*Scoring category remains listed under Community Stability.

Glossary

AHP-Assisted Unit

A housing unit that is subject to an income-targeting commitment of $\leq 80\%$ area median income (AMI) to FHLBank Chicago.

AHP Participant

An AHP project sponsor or consultant registered as an AHP Online user.

Authorized AHP User

A Member Contact who is assigned by the member's eBanking Member Security Administrator (MSA) to have eBanking and AHP Online access allowing the Authorized AHP User to complete and Member Approve AHP applications.

Co-Member

A Member Contact who is not identified as the Lead Member in a consortium project for homeownership activities. FHLBank Chicago does not allow consortium projects for rental activities.

eBanking

Members access AHP Online exclusively through eBanking, FHLBank Chicago's member-only website. In addition to serving as the portal to AHP Online, eBanking enables members to initiate a variety of transactions such as user authorizations, advances, letters of credit, and wire transfers. Members can also use eBanking to access their Bank activity statements and reports, learn about product updates, view archived webinars, and much more.

Input Contact

If a sponsor organization is working with a consultant or another organization to complete an AHP application, the non-sponsor organization contact should be identified as an Input Contact. An individual may be selected as an Input Contact for multiple applications. AHP Online allows at most three Input Contacts.

An Input Contact may initiate and complete an AHP application, but is unable to edit contact screens or Sponsor Approve an AHP application.

Lead Member

The member institution identified as the primary member and contact.

Lead Sponsor Contact

A Lead Sponsor Contact is a noncontractual employee of the sponsor organization, or of an entity that wholly owns and/or controls the sponsor organization, who has the knowledge and authority to respond to inquiries and make decisions related to this application and project.

A Lead Sponsor Contact is responsible for the AHP subsidy for the entire AHP compliance period: 15 years for rental projects, and five years for acquisition-only and acquisition-rehabilitation homeownership projects (beginning in 2020, rehabilitation-only homeownership projects are no longer subject to a retention agreement). The date on which these periods begin is described in [Section IV of the Implementation Plan](#). At least one and at most two Lead Sponsor Contacts from the same organization must be assigned for each application. The Lead Sponsor Contact(s) identified will be associated with the complete life cycle of the project, from application submission to project completion and long-term monitoring.

FHLBank Chicago does not recognize co-sponsors.

Total Project Units

The total number of units in the AHP project, regardless of income targeting.

Member Security Administrators (MSAs)

What Is an MSA?

A member's Board of Directors is responsible for identifying at least three MSAs, and approving the resolutions set forth in the eBanking Corporate Certificate of Authority and Certificate of Incumbency.

A minimum of three MSAs are recommended to ensure setup, changes, and approval of authorizations: one MSA to initiate a user's actions, a second MSA to review and approve, and a third to serve as a backup. By establishing MSAs, members eliminate the need to complete written authorization forms for users, chase down signatures, or physically mail original authorization forms to FHLBank Chicago.

The Role of the MSA

MSAs are responsible for adding, modifying, suspending, and deleting user accounts as well as maintaining profile information. MSAs also assign and manage transaction access, user permissions, user authorizations, and module access permissions. For the purpose of AHP Online, MSAs are responsible for assigning Authorized AHP Users in eBanking.

If you require assistance setting up MSAs, please contact Member Support at 855.345.2244, option 0, or email MemberSupport@fhlbc.com.

Security Device



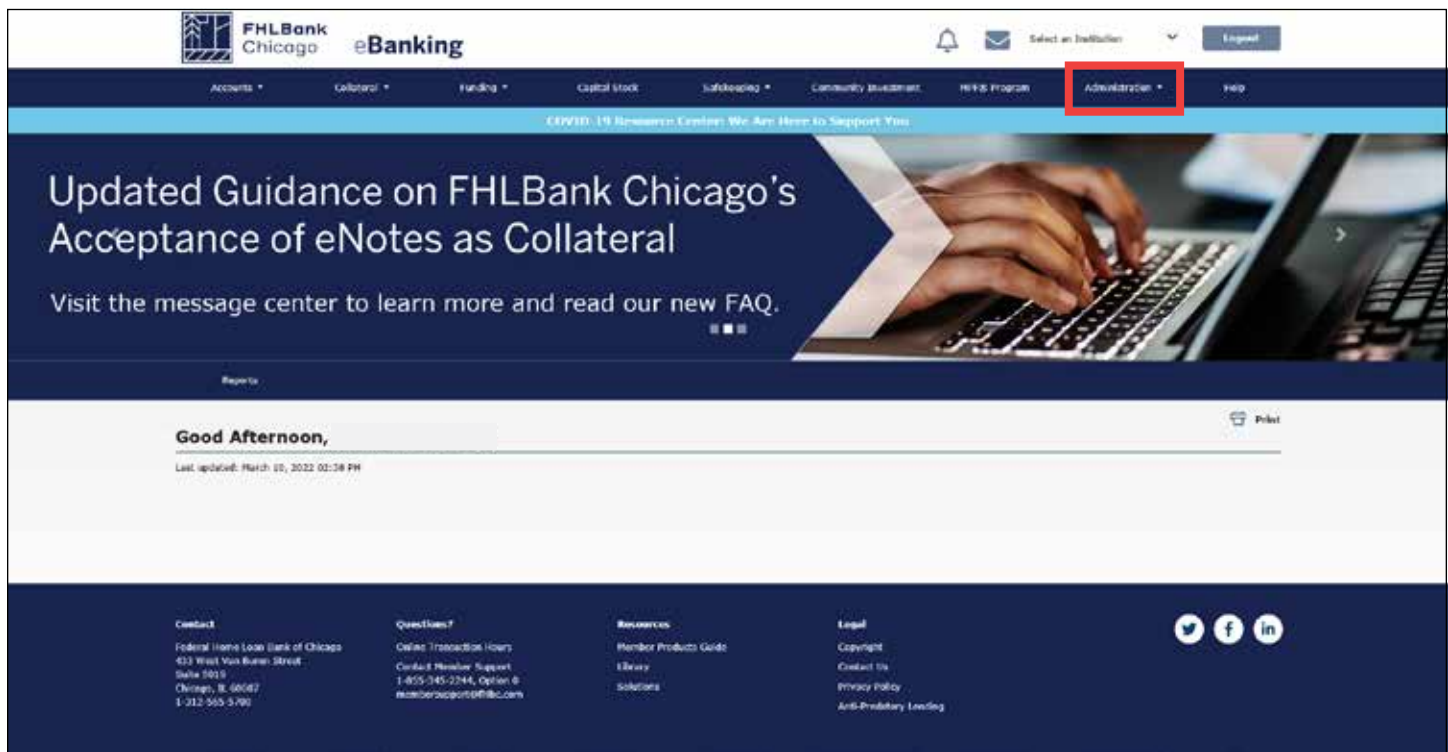
Once MSAs are registered, they will receive a packet containing a secure RSA token device and instructions on how to begin. This token will be used every time an MSA logs in to eBanking. An Authorized AHP User may also utilize a token to access eBanking if he or she is assigned additional eBanking transaction roles. A token is not required if the user is only assigned to AHP Authorization.

To set up a token, follow these steps: Upon first login, enter only the current displayed code and create a PIN. Upon subsequent logins, enter PIN+TokenCode.

If you do not have a token or need assistance with your token (forgotten PIN, lost token, password resets, or login issues), MSAs and Authorized AHP Users can call 855.345.2244 and select option 0 for Member Support, or email MemberSupport@fhlbc.com.

Authorized AHP Users

Registering an Authorized AHP User



AHP sponsors can register and initiate an application when the AHP round opens, provided the member bank sponsor has registered as an Authorized AHP User in eBanking. In order for a member to access AHP Online through eBanking, the following steps must be taken.

Step 1

Execute the eBanking Services Agreement and the Corporate Certificate of Authority and Certificate of Incumbency. Please email MemberSupport@fhlbc.com for documentation requests.

Step 2

Ensure the intended Authorized AHP Users have an active eBanking login ID and password. If a new user needs to be created, simply use the Add User wizard in eBanking under the **Administration** drop-down menu. This wizard includes a help screen with step-by-step instructions. If for any reason an eBanking password needs to be reset, simply follow the Change Your Password steps from the eBanking login screen.

Authorized AHP Users

How a Member Approves an AHP Application

FHLBank Chicago

eBanking

eBanking Login

Login ID

Forgot your login ID?

Password or PIN+Token or Soft Token ⓘ

Forgot your password?

Change your password?

Log In

eBanking hours: 6:30 a.m. to midnight CST

This site is supported by Internet Explorer 11.0 and above.

Federal Home Loan Bank of Chicago
433 West Van Buren Street
Suite 501S
Chicago, IL 60601
(312) 565-5700

Questions? Call Member Support
1 (855) 345-2244
FHLBCHI, Option 0
membersupport@fhlbc.com

Twitter Facebook LinkedIn

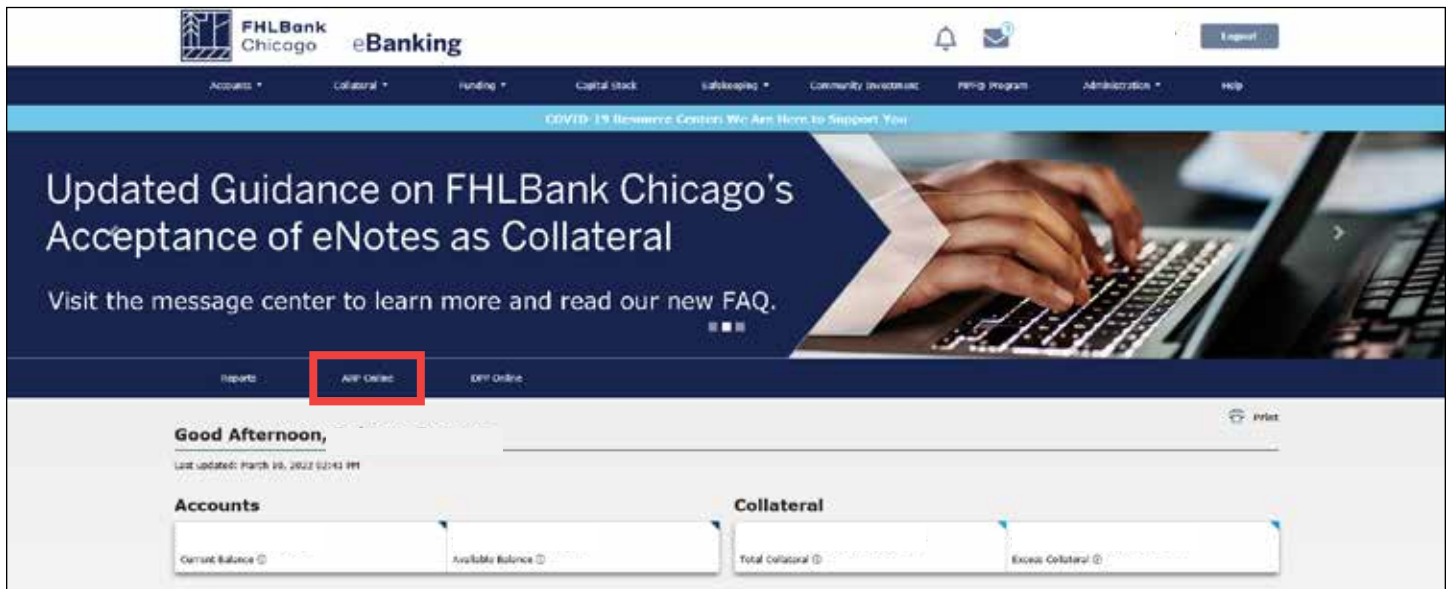
The next few pages describe the process of how a member may approve an AHP application in AHP Online via eBanking. The process begins with a Member Contact logging in to AHP Online via eBanking.

Authorized AHP Users will receive automated email communication at various stages throughout the application process:

1. When an application is initiated by an AHP Participant
2. When an application becomes Sponsor Approved
3. When an application becomes Member Approved
4. If at any time an application contact, either AHP Participant or member, changes

Authorized AHP Users

How a Member Approves an AHP Application




The Member Contact clicks on the **AHP Online** link from the eBanking Home screen.

Only Member Contacts identified as Authorized AHP Users will be able to view the AHP Online link.

Authorized AHP Users

How a Member Approves an AHP Application


| Logout Current as of March 5, 2021 at 10:09 AM CST
Home | eBanking | Messages (0) | Guides/Info

My Applications ▾ My Projects ▾

My Applications

[Reset Current Filtering](#)

Round Name	Application Number	Application Name	Status	Closing Date	Countdown to Closing
<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>
2021A: General Funding Round	4151	2021 AHP Application - Rental	Sponsor Approved	Mar 19, 2021	14
2021A: General Funding Round	4143	2021 Rental Rehabilitation - Test	Member Approved	Mar 19, 2021	14
2021A: General Funding Round	4142	2021 Homeownership Rehabilitation - Test	Application Review Approved	Mar 19, 2021	14
2021A: General Funding Round	4141	2021 Homeownership Acquisition - Test	Application Review Approved	Mar 19, 2021	14

Showing 1 to 4 of 4 entries < 1 >

Application Deadline June 11, 2021 at 5:00 p.m. CT.

Hours of Operation
AHP Online system hours are from 6:30 a.m. to midnight CT.

Community Investment hours of operation are from 8:30 a.m. to 5:00 p.m. CT, Monday through Friday.

Funding Round Information
Visit the "AHP Program Policy and Forms" page on the Bank's website at www.FHLBC.com for additional resources including the Implementation Plan, Guide for Project Management, application templates, and more!

If you have any questions regarding the AHP program, please contact us at 312-565-5824.




Terms Of Use

All of the applications associated with this member will appear on the **My Applications** screen in AHP Online.

Notice the status of each application. The member will only be able to approve applications whose status is Sponsor Approved.


The member may view applications in Pending status; however, the member may not approve the application until the status is Sponsor Approved.

An application in Pending status may show various status icons which signify the following:

-  – Not visited
-  – In progress
-  – Complete

Authorized AHP Users

How a Member Approves an AHP Application


| Logout
Current as of March 5, 2021 at 10:09 AM CST

My Applications | Home | eBanking | Messages (0) | Guides/Info

Project Name: 2021 AHP Application - Rental
Application Number: 4151

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Application Home

Application Status Sponsor Approved

Funding Round 2021A

Round Deadline 03/19/2021

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved		03/05/2021

Visit the "AHP Program Policy and Forms" page on the Bank's website at www.FHLBC.com for additional resources including the Implementation Plan, Guide for Project Management, application templates, and more!

If you have any questions regarding the AHP program, please contact us at 312-565-5824.

AHP Application

Print your application by clicking the link below. You will not be able to print your application after the round closes.

Description	Status
General Information	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Sponsor and Member Information : Member Contact	✓
Member Involvement : Member Policy	✗
Member Involvement : Member Service	✗

The Member Contact opens the Sponsor Approved application and completes the two **Member Involvement Information** screens.

Authorized AHP Users

How a Member Approves an AHP Application

The screenshot displays the FHLBank Chicago application interface. At the top left is the FHLBank Chicago logo. To the right, there is a 'Logout' link and the current date and time: 'Current as of March 5, 2021 at 10:10 AM CST'. Below this, navigation links include 'My Applications | Home | eBanking | Messages (0) | Guides/Info'. On the right side, the 'Project Name: 2021 AHP Application - Rental' and 'Application Number: 4151' are shown. A breadcrumb trail at the top reads 'Application > General Information > Scoring > Feasibility >'. The main heading is 'Member Involvement Information' with a help icon. Below this are two tabs: 'Member Policy' (selected) and 'Member Services'. The form contains eight questions, each with radio button options for 'Yes' and 'No':

- Does the member have a mortgage or lien on the property?^{*} Yes No
- Does the member have any past or present financial or ownership interest in the project?^{*} Yes No
- Excluding the pass through of AHP subsidy, is non-permanent financing being provided by any member applicant (Lead or Co-Member)?^{*} Yes No
- Are any bridge loans being provided for the rental project by the member?^{*} Yes No
- Are any construction loans being provided for the rental project by the member?^{*} Yes No
- Will the member use a Community Investment Program (CIP) advance from the Federal Home Loan Bank as part of the project financing?^{*} Yes No
- Excluding the pass through of AHP subsidy, is a mortgage loan being provided by any member applicant (Lead or Co-Member)?^{*} Yes No
- Excluding the pass through of AHP subsidy, are reduced closing costs being provided by any member applicant (Lead or Co-Member)?^{*} Yes No

At the bottom left, there are footnotes: '* Required to save the page' and '♦ Required before Member Approval'. At the bottom right, there is a warning: 'To submit your changes please click Save before exiting this page.' with 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are also present. The footer of the page reads '© 2021 Federal Home Loan Bank of Chicago. All rights reserved.'

The Member Contact must complete the required fields before the **Member Policy** screen can be saved. Even if the Member Contact answers No to all questions, he or she must click on Save to complete the screen.

The responses to the questions on this screen should reflect the financial involvement of member applicants and co-applicants associated with the project.

These questions are used to track member applicant and co-applicant involvement and are not related to scoring in the Member Financial Participation category. If attempting points in the Member Financial Participation scoring category, please see the [Guide for Sponsor Applicants](#) for more information on scoring.

Helpful Hint
Non-permanent financing includes construction loans, bridge loans, and performance guaranty letters of credit.

Authorized AHP Users

How a Member Approves an AHP Application

FHLBank Chicago | Logout | Current as of March 5, 2021 at 10:11 AM CST

My Applications | Home | eBanking | Messages (0) | Guides/Info

Project Name: 2021 AHP Application - Rental
Application Number: 4151

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Member Involvement Information ?

Member Policy | **Member Services**

Excluding the pass through of AHP subsidy, are grant(s) or in-kind contributions or services being provided by any member applicant (Lead or Co-Member)?* Yes No

Describe services provided.*

You have 4000 characters remaining for your description.

Fee Charged*

Estimated market value of services*

* Required to save the page
* Required before Member Approval

To submit your changes please click Save before exiting this page.


<Previous Next>

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The Member Contact must complete the required fields before the **Member Services** screen can be saved. Even if the Member Contact answers No to the question, he or she must click on Save to complete the screen.

The responses to the questions on this screen should reflect the financial involvement of member applicants and co-applicants associated with the project.

These questions are used to track member applicant and co-applicant involvement and are not related to scoring in the Member Financial Participation category. If attempting points in the Member Financial Participation scoring category, please see the [Guide for Sponsor Applicants](#) for more information on scoring.



Helpful Hint
Services may include, but are not limited to, purchasing tax credits and providing letters of credit (for permanent financing).

Authorized AHP Users

How a Member Approves an AHP Application

The screenshot displays the FHLBank Chicago AHP application interface. At the top left is the FHLBank Chicago logo. To its right is a 'Logout' link. Further right, the current date and time are shown: 'Current as of March 5, 2021 at 10:12 AM CST'. Below this is a navigation bar with links for 'My Applications', 'Home', 'eBanking', 'Messages (0)', and 'Guides/Info'. On the right side of the page, the 'Project Name: 2021 AHP Application - Rental' and 'Application Number: 4151' are displayed.

The main content area features a navigation menu with 'Application' selected, and sub-menus for 'General Information', 'Scoring', and 'Feasibility'. Under 'Application', 'Home' and 'Member Approval' are listed, with 'Member Approval' being the active selection.

Key application details are shown:

- Application Status: Sponsor Approved
- Funding Round: 2021A
- Round Deadline: 03/19/2021

A 'Status Change Details' table is also present:

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved		03/05/2021

Below this is a table with 'Description' and 'Status' columns:

Description	Status
General Information	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Sponsor and Member Information : Member Contact	✓
Member Involvement : Member Policy	✓
Member Involvement : Member Service	✓

On the right side of the application details, there is a yellow box containing the following text:

Visit the "AHP Program Policy and Forms" page on the Bank's website at www.FHLBC.com for additional resources including the Implementation Plan, Guide for Project Management, application templates, and more!

If you have any questions regarding the AHP program, please contact us at 312-565-5824.

AHP Application

Print your application by clicking the link below. You will not be able to print your application after the round closes.

Once both the **Member Policy** and **Member Services** screens are complete and have a green check mark, the Member Contact should review the completed AHP application.

The Member Contact may do so by clicking on **Application > Home** in the top-left corner. From the Application Home screen, click on the first link under Description and use the Previous and Next buttons to navigate through the application screens.

To Member Approve, the Member Contact should begin by choosing **Application > Member Approval** in the top-left corner of the Application Home screen.

Authorized AHP Users

How a Member Approves an AHP Application

FHLBank Chicago | Logout Current as of March 5, 2021 at 10:14 AM CST

My Applications | Home | eBanking | Messages (0) | Guides/Info

Project Name: 2021 AHP Application - Rental
Application Number: 4151

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Member Approval

Current Status Sponsor Approved
The application is complete. There are no issues found.

The AHP subsidy will only be used for the purposes specified in the approved application and in accordance with the federal regulations governing the operation of the Affordable Housing Program (the "AHP Regulations"). The subsidy received for this project will not be used for arbitrage purposes, or for any other purpose prohibited by the AHP Regulations. The project will comply with the requirements of all applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Architectural Barriers Act of 1969, and the Americans with Disabilities Act of 1990.

Owner-occupied projects (excluding those projects approved for rehabilitation-only) are subject to a five-(5) year retention period; rental projects are subject to a fifteen-(15) year retention period. The Federal Home Loan Bank of Chicago ("FHLBC") member approving this application (the "Member") will ensure that the rental project, or each of the Affordable Housing Program ("AHP") assisted units of an owner-occupied project, excluding those units that are approved for rehabilitation-only, is subject to a legally enforceable security instrument that (1) incorporates the requirements of the AHP Regulations, (2) is enforceable under applicable law, (3) is in proper form for recording under applicable law, and (4) is properly recorded.

The Member will be bound by the commitments made in the application and will build and/or operate the project consistent with the commitments made in the application, or in a modification request approved by the FHLBC in its sole discretion. Any material changes to the information provided in the approved application will be reported to the FHLBC. The Member will monitor the project in accordance with AHP Regulations and FHLBC policies, and will maintain and submit documentation, reports, and certifications required to demonstrate proper use of the AHP subsidy and compliance with application commitments.

In the event that the project as described in the application fails to meet its specified commitments, or otherwise falls out of compliance with the AHP Regulations, the proceeds of a funded AHP subsidy will be recaptured and the unused or improperly used subsidy will be returned to the FHLBC.

Funding for this project is made available through a financial commitment from the FHLBC. If this application is approved, the Member agrees that the name of the FHLBC will be prominently displayed in all promotional materials related to ground breakings, dedications, and all other media events, including, but not limited to, news releases, site signage, etc. The Member further agrees to notify the FHLBC of all of the aforementioned events.

The Member certifies that the information provided in this application is true, complete, and accurate, and that it will be bound by the commitments made in the application. The Member acknowledges that any misrepresentations or false or fictitious statements made in the application, which are used by the FHLBC to award an AHP subsidy, as well as any material changes to the application that are not communicated to the FHLBC, may result in the withdrawal or required repayment of the awarded AHP subsidy. The Member represents and warrants that it has the full corporate power and authority, and has received all corporate and governmental authorizations and approvals as may be required, to enter into and perform its obligations under this application.

The person representing the Member by approving this application is duly authorized by the Member to make such representations and commitments as presented in this application.

Print your application by clicking the link below. You will not be able to print your application after the round closes.

[Print Application](#)

[Application Attachments](#)

Important! After clicking the "Approve" button the application status will change to "Member Approved". You will not be able to modify the application after the status change.

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To Approve

Once the member is ready to approve, the following steps must be taken:

- Read the AHP certification;
- Check the box indicating that the certification has been read and understood; and
- Click on **Approve** at the bottom of the screen.

To Reject

If the member would like to reject the application and have the sponsor make changes, the Member Contact should click on **Reject**.

Helpful Hint

To save a copy of the application as submitted, the Member Contact should click on **Print Application** to save a PDF copy.



Authorized AHP Users

How a Member Approves an AHP Application

The screenshot displays the FHLBank Chicago user interface. At the top left is the FHLBank Chicago logo. To its right is a 'Logout' link. Further right, the current date and time are shown: 'Current as of March 5, 2021 at 10:14 AM CST'. Below this is a navigation bar with links for 'My Applications', 'Home', 'eBanking', 'Messages (0)', and 'Guides/Info'. On the right side of the page, the 'Project Name: 2021 AHP Application - Rental' and 'Application Number: 4151' are displayed. A breadcrumb trail shows 'Application' > 'General Information' > 'Scoring' > 'Feasibility'. The main heading is 'Member Approval'. An information box contains the message: 'Your application is now 'Member Approved'. Thank you for participating in the AHP program.' Below this, the current status is 'Member Approved' and a note states 'The application is complete. There are no issues found.' A greyed-out area follows. A message instructs the user to 'Print your application by clicking the link below. You will not be able to print your application after the round closes.' A 'Print Application' link with a printer icon is provided. Below it is a link for 'Application Attachments'. A 'Refresh' button is located in the bottom right corner of the main content area. The footer contains the copyright notice: '© 2021 Federal Home Loan Bank of Chicago. All rights reserved.'

Once the application's status is Member Approved, the AHP Participant and the Member Contact are unable to edit the application.

At this point, the application is submitted to Community Investment for review.

The member and sponsor are notified via email that the application's status has changed to Member Approved.

Appendix

Members Accessing AHP Online Through eBanking

1. Members may only participate in the competitive AHP round through AHP Online via eBanking.
2. The member executes the eBanking Services Agreement and the Corporate Certificate of Authority and Certificate of Incumbency. Please email MemberSupport@fhlbc.com for documentation requests.
3. The member identifies a Member Security Administrator (MSA).
4. The MSA assigns Authorized AHP Users in eBanking.

AHP Participants Accessing AHP Online

AHP Participants may access AHP Online here. AHP Online can also be accessed via a link on each page of the **Community Investment section** of FHLBank Chicago's public website. The AHP Online hours are between 6:30 a.m. and midnight CT every day, including weekends and holidays. The Bank reserves the right to modify hours of operation and/or interrupt service at any time without prior notice to its customers if business or technology dictates the disruption. AHP Online is programmed with AHP Participants' protection in mind and will automatically log the user out if the page has been inactive for 15 minutes. For assistance in accessing AHP Online via eBanking, members may call Member Support at 855-FHLB-CHI (855.345.2244), option 0.

Beginning **May 2**, AHP Participants may initiate an application, which includes associating that application with a Lead Member and Member Contact(s). The member must be registered in eBanking with Authorized AHP Users in order for an AHP Participant to initiate an application. (Refer to "Members Accessing AHP Online Through eBanking" above.)

AHP Online Authorized User Access

A login ID and password are required to access AHP Online. FHLBank Chicago must collect certain basic demographic information about each AHP Participant's authorized user (AHP Online User) in order to effectively communicate with him or her.

Upon an AHP Online User's initial login, the user will be asked to select, and answer, three security questions. If the AHP Online User fails to select and answer the three security questions, the user may have subsequent login problems, which may preclude the user from logging in to the system.

The AHP Online User will also be required to establish a password. Passwords are valid for a maximum of 60 days and:

- Must be a minimum of 12 characters;
- Must contain at least:
 - One uppercase letter
 - One lowercase letter
 - One number
 - One of the following special characters: !, \$, #, or %
- Must not contain three or more characters from the user's login ID; and
- Must not be one of the last 12 passwords used.

When a password expires, the AHP Online User will be prompted to change his or her password at the time of login. If a password is forgotten, the AHP Online User may reset it through AHP Online by clicking on the ***Forgot your password?*** link.

Each AHP Participant is obligated to immediately inform FHLBank Chicago, pursuant to the notice provisions of the AHP Services Agreement, if it becomes aware of any compromise, theft, loss, or unauthorized use of any of the login IDs and/or passwords associated with any of its AHP Online Users.

Appendix

AHP Participant Authorization Recertification for Sponsors

The Lead Member and Sponsor Contacts are responsible for recertifying the AHP Participant(s) associated with their respective organizations on an annual basis. To recertify, log in to AHP Online and confirm that the listed users are in the General Information section on the Sponsor and Member Information screen. The screen will list all contacts associated with an organization that are approved and authorized for access to the applications and/or projects with which they are associated. Updates to Authorized AHP Users, profiles, and project contacts may be made at any time throughout the year.

AHP Online Minimum Supported System Requirements

The following minimum supported system requirements are necessary to access and use AHP Online. If these requirements are not met, users may not be able to log in to the site or access all of the functionality that their role would otherwise allow:

- Browser: With a targeted effective date of June 12, 2022, **we will no longer support Microsoft Internet Explorer** as a browser on fhllbc.com and eBanking. To ensure an optimal user experience, we recommend using Google Chrome or Microsoft Edge to access these sites.
- Operating system: Microsoft Windows Vista (with the latest service pack) or above.
- Display: a recommended monitor display setting of 1024 x 768.
- Other software, such as Adobe Acrobat/Reader 9 or 10, to view and print Portable Document Format (PDF) files.
- Adobe Flash Player to view Flash demonstrations.
- Microsoft Excel Viewer 2010 or above to upload Excel spreadsheets.

Privacy Policy

In order to assist members of the Federal Home Loan Bank of Chicago with their required regulatory compliance, the following guidelines are adopted to address the privacy of confidential information which is received by FHLBank Chicago from or on behalf of members or customers of FHLBank Chicago (the "Members"):

With respect to nonpublic personal information (as that term is defined in the Gramm-Leach-Bliley Act) received by FHLBank Chicago from or on behalf of Members, appropriate administrative, technical, and physical safeguards have been instituted to:

- Maintain the security and confidentiality of such information;
- Protect against anticipated threats or hazards to the security or integrity of such information; and
- Protect against unauthorized access to or use of such information.

No nonpublic personal information which is received from or on behalf of a Member is used by FHLBank Chicago or disclosed to third parties, other than uses and disclosures which are permitted by statutory or regulatory exceptions.

Third parties engaged by FHLBank Chicago who have access to nonpublic personal information received from or on behalf of Members are required:

- To comply with all applicable privacy laws;
- To institute administrative, technical, and physical safeguards which are consistent with those outlined in paragraph one above;
- To limit their use of nonpublic personal information to the purpose(s) for which it was provided to them; and
- To release nonpublic personal information only as permitted by statutory or regulatory exceptions.



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