



Order No.: **1999-OR-01**
Date: **March 5, 1999**

CHAIRMAN OF THE BOARD OF DIRECTORS
FEDERAL HOUSING FINANCE BOARD

Transfer of Advances

Pursuant to authority granted to me by Resolution Number 93-92, dated November 17, 1993, by the Board of Directors of the Federal Housing Finance Board, I hereby authorize the Federal Home Loan Bank of Cincinnati (Cincinnati Bank) to sell to the Federal Home Loan Bank of Indianapolis (Indianapolis Bank), and the Indianapolis Bank to purchase from the Cincinnati Bank, a \$10,000,000 outstanding advance, as listed in Schedule I to this Order, that was made to Citizens Bank of Kentucky, Madisonville, Kentucky, a former Cincinnati Bank member, that was merged into (and its charter cancelled) provided that: (1) the transfer of the advance occurs in the manner provided in the "Assignment and Consent Agreement" executed by the Cincinnati Bank, the Indianapolis Bank, and Citizens Bank of MidAmerica, St. Joseph, Michigan (Citizens MidAmerica), a current Indianapolis Bank member, dated February 18, 1999; (2) the advance remains fully secured after its transfer to the Indianapolis Bank, as required by the Federal Home Loan Bank Act and Federal Housing Finance Board regulations; and (3) Citizens MidAmerica remains in full compliance with its Federal Home Loan Bank capital stock subscription requirements after the transfer of the advances to the Indianapolis Bank.

/s/ Bruce A. Morrison

Bruce A. Morrison
Chairman

SCHEDULE I

Citizens Bank/Citizens MidAmerica
FHLB Cincinnati/FHLB Indianapolis
Advance Transfer

Convertible Fixed Rate Advance - Initial rate is fixed for a minimum of 3 months and a maximum of 60 months. The FHLBank has the right to convert the fixed rate on the advance at the end of the initial lockout period with one business day notice. If the conversion option is exercised the Advance will be converted to a three-month, LIBOR-based advance at a spread of 0 basis points to the LIBOR index. Interest accrual after conversion will be on an actual/360 day basis.

<u>Member DDA</u>	<u>Advance #</u>	<u>Amount</u>	<u>Maturity</u>	<u>Initial Rate</u>	<u>Day-Count</u>
103093	1	\$10,000,000	08/21/02	5.33%	Actual/Actual