

## What you can expect from us

- An environment where you are challenged to do your best work
- Approachability at all levels
- Recognition for accomplishments big or small
- Flexible working environment
- Opportunities for development

## FHLB Cincinnati Core Values

- Dependable
- Customer Focused
- Inclusive
- Change Oriented
- Results Driven

## What we ask of you

- Bring your best self to work everyday
- Be an inclusive team member
- Approach change with positivity and curiosity
- Serve our members with pride
- Actively engage in who we are



The Federal Home Loan  
Bank of Cincinnati  
**Join Us**



Looking for a career with global reach and local impact? Working at FHLB Cincinnati brings together the best of both worlds. As an organization with nearly 250 talented employees, your work each day makes a difference in the overall performance of our Bank. At the same time, the global reach of the Federal Home Loan Bank System means your career plays an important role in the worldwide economy. In everything we do, we strive to live our purpose—“FHLB Cincinnati changes lives by building economic confidence and resilient, inclusive communities.”

Rooted in dependability, the FHLB has served our members and employees for the last 90 years. Over that time, our culture has shifted, embracing innovation to stay relevant in changing environments — and that focus on innovation remains core to our culture. We’re a financial institution that values results, but that extends beyond just our organization. With 10 percent of our net income supporting affordable housing opportunities, employees know their work helps those in need.

There are many reasons why employees find FHLB to be a great place to build and grow a career. Explore many of the different aspects of our organizational culture below:



### Who We Are

FHLB Cincinnati is a regional wholesale bank providing financial services for residential housing and community development to more than 600 financial institution stockholders. We are one of 11 Federal Home Loan Banks nationwide – a system created by Congress in 1932 to support housing finance.

We were created to help jumpstart the housing market. The idea was this: a lender would provide a mortgage to a home buyer, then pledge that mortgage as collateral to an FHLBank. We would lend money back to that lender, who would then use those funds to provide a mortgage to another home buyer.

FHLB Cincinnati and the other Federal Home Loan Banks operate on that same model today, but on a much larger scale. We borrow money worldwide to help support housing finance and community development in the United States.



### Culture

FHLB Cincinnati’s culture is focused on our Core Values. In all that we do, we strive to be **dependable, customer focused, inclusive, change oriented and results driven**. You’ll see these values in action every day at the FHLB – in how we interact with our customers and with each other.

We approach challenges with our Core Values top of mind. How can we make changes that influence results? Are we considering all perspectives? How can we make processes better for our customers? You’ll see employees asking these types of questions from the top levels of our organizational leadership to our interns. Our commitment to our Values helps us live our purpose: to change lives by building economic confidence and resilient, inclusive communities.



### Diversity, Equity and Inclusion

FHLB Cincinnati’s commitment to diversity, equity and inclusion helps eliminate barriers for growth within our company. It provides opportunities and incentives to unlock the full potential of our diverse workforce and helps us recruit, hire, develop and retain talented employees and suppliers that allow us to do our best work.

Our focus on the principles of diversity, equity and inclusion is something that can be seen in our office every day, from the way we treat our colleagues with compassion and respect to our consistent DEI programming available to all employees. Our multiple employee resource groups give our staff the opportunity to connect with each through common themes.



“Diversity and inclusion are core to what we do here at FHLB Cincinnati. Not only do these programs help support a climate of respect and awareness, but it really helps us celebrate and value our differences.”

— TENIA BISHOP, DIVERSITY AND INCLUSION PROGRAM MANAGER



### Benefits

In addition to our competitive compensation, employees can expect a comprehensive benefits package that’s focused on your financial and personal wellbeing. FHLB offers employees both a pension and 401k match on retirement contributions. Employees also have the opportunity to earn an annual bonus through our incentive compensation plan.

Beyond financial rewards, FHLB offers comprehensive health and dental insurance and has keeps premiums low while contributing between \$1,500 and \$3,000 to employee Health Savings Accounts each year. Our paid time off program is competitive and gives employees the time they need to rest and recharge. Focused on professional growth? We offer FHLB sponsored membership in professional development organizations and full tuition reimbursement for eligible programs.

“Finding meaning in my work at the FHLB is easy. I see our purpose play out in the communities we serve through our affordable housing programs, our efforts in local outreach and our core business that provides important liquidity to our members no matter the economic conditions.”

— BROOKE SMITH, SR. EXTERNAL RELATIONS MANAGER



### Corporate Social Responsibility

We’re committed to giving back to our community and giving employees the opportunity to serve. Since FHLB Cincinnati’s inception, we have invested more than \$820 million to support affordable housing throughout Ohio, Kentucky and Tennessee. In Cincinnati, you can see this money at work with Habitat for Humanity, HER, Talbert House and many other nonprofit organizations serving those in need of support.

We’re an active part of our community helping fund local scholarships, volunteering with housing focused nonprofits and sponsoring important community events. In the office, you can expect a few full weeks of fun as we work to raise money for organizations like United Way and Artswave through programming that brings employees together.



### Strategy

Our strategy and our commitment to fostering a workplace that upholds integrity, honesty and ethical behavior guide our business and employees each day. The key tenants of our strategy include our mission, vision and purpose.

Provide our member-stockholders with financial services and a competitive return on their capital investment to help them facilitate and expand housing finance and community investment and achieve their objectives for liquidity and asset liability management.

FHLB Cincinnati changes lives by building economic confidence and resilient,

Be a vital partner helping members achieve business success and enhance communities. inclusive communities.

