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**Written Testimony from Heartland Community Bankers Association
In Support of HOUSE BILL 14-1215
House Business, Labor, Economic, & Workforce Development Committee
February 13, 2014**

Mister Chairman and members of the House Business, Labor, Economic, & Workforce Development Committee, please accept this testimony on behalf of the Heartland Community Bankers Association (HCBA). HCBA is a regional trade association representing community financial institutions. Our member institutions reside in four states, Kansas, Colorado, Nebraska and Oklahoma. Thank you for the opportunity to provide comments in support of House Bill 14-1215.

This issue is especially of interest to our members as a majority of our business is in mortgage lending and FHLBank Topeka is an active lender to our members in all four states. Several other FHLBanks either have obtained passage of similar legislation or are in the process of introducing similar legislation in their states. Two of our member states, Nebraska and Oklahoma, passed such legislation last year.

Under federal statute and regulation, FHLBank Topeka must be made whole in the event of any member failure. Our members believe in and support a strong FHLBank cooperative which can safely lend to insurance companies which will ultimately benefit bank, thrift and credit union members. This diverse membership allows them to lend money at lower interest rates, but it also contributes to a healthy dividend to their member institutions.

Thank you for allowing us to submit testimony in support of House Bill 14-1215. Should you have any questions or would like more information please do not hesitate to contact me.

Michelle Butler
Executive Director