

Securities and Exempted Securities Prospectus Delivery

The sale of your securities might have been made pursuant to a final prospectus that is not being delivered pursuant to Rule 172, or an official statement that is not being delivered pursuant to MSRB G-32 to satisfy prospectus delivery requirements.

With respect to such offerings, the issuer has filed a registration statement (including a prospectus) with the SEC or an Official Statement with EMMA for the offering to which the communication relates.

Before you invest, you should read the prospectus that forms part of that registration statement and other documents the issuer has filed with the SEC or the Official Statement and other documents the issuer has filed with the MSRB, for more complete information about the issuer, this offering and the risks associated with an investment in the offered securities.

You may obtain these documents for free by visiting the websites below. Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it. It may also be requested from us by calling our toll-free number at 1-800-922-0584

SEC: http://www.sec.gov/edgar.shtml

MSRB: http://emma.msrb.org/Search/Search.aspx

FHLB: http://www.fhlb-of.com

FFCB: http://www.farmcredit-ffcb.com

GNMA: http://www.ginniemae.gov

FNMA: http://www.fanniemae.com/markets/debt/ (debt securities)

FNMA: https://capitalmarkets.fanniemae.com/mortgage-backed-securities (mortgage backed)

FHLMC: https://capitalmarkets.fanniemae.com/debt-securities (debt securities)

FHLMC: http://www.freddiemac.com/mbs/ (mortgage backed)