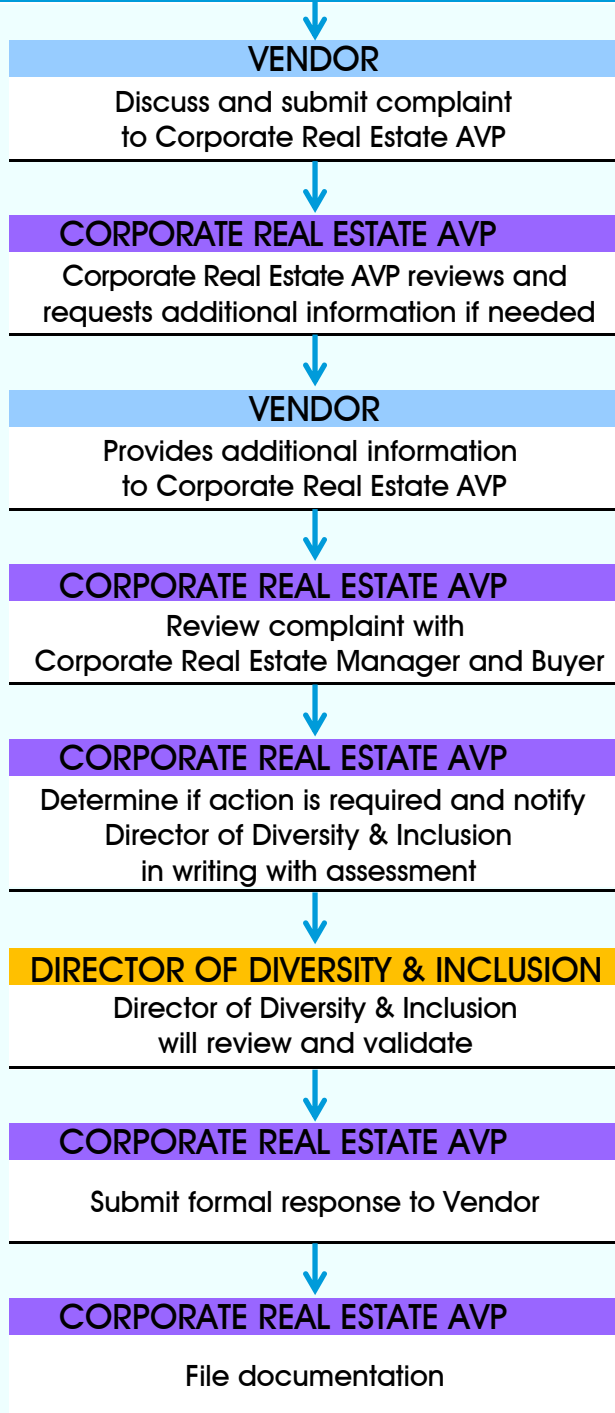




FHLBNY VENDOR COMPLAINT PROCESS FLOW

CORPORATE REAL ESTATE AVP PROCESS FLOW



ETHICSPOINT PROCESS FLOW

