



Fixed-Rate Advances

Term	Advance Rate		
	Regular	Symmetrical	CIA
Prev Overnight	1.43%		
Overnight	1.42%		
1 Week	1.42%		
2 Weeks	1.42%		
3 Weeks	1.42%		
1 Month	1.42%		
2 Months	1.58%		
3 Months	1.64%		
4 Months	1.66%		
5 Months	1.70%		
6 Months	1.76%		
7 Months	1.73%		
8 Months	1.77%		
9 Months	1.81%		
10 Months	1.84%		
11 Months	1.88%		
1 Year	1.91%	1.92%	1.67%
1.5 Years	2.01%	2.02%	1.77%
2 Years	2.08%	2.09%	1.83%
3 Years	2.19%	2.20%	1.93%
4 Years	2.32%	2.33%	2.06%
5 Years	2.44%	2.45%	2.17%
6 Years	2.56%	2.58%	2.29%
7 Years	2.68%	2.70%	2.41%
8 Years	2.80%	2.83%	2.53%
9 Years	2.91%	2.95%	2.64%
10 Years	2.98%	3.02%	2.71%
11 Years	3.05%	3.09%	2.78%
12 Years	3.12%	3.16%	2.85%
13 Years	3.19%	3.24%	2.92%
14 Years	3.26%	3.31%	2.99%
15 Years	3.34%	3.40%	3.07%
16 Years	3.38%	3.44%	3.11%
17 Years	3.42%	3.48%	3.15%
18 Years	3.46%	3.53%	3.19%
19 Years	3.50%	3.57%	3.23%
20 Years	3.54%	3.61%	3.27%
25 Years	3.64%	3.73%	3.37%
30 Years	3.74%	3.85%	3.47%

Market Rates

Description	Rate
Prime	4.250%
30 Day T-Bill	1.053%
91 Day T-Bill	1.256%
182 Day T-Bill	1.404%
1 Year Treasury	1.577%
2 Year Treasury	1.713%
3 Year Treasury	1.818%
5 Year Treasury	2.050%
7 Year Treasury	2.228%
10 Year Treasury	2.347%
15 Year Treasury	2.394%
20 Year Treasury	2.565%
30 Year Treasury	2.796%

Deposit Rates

Term	Rate
Current Day Daily Time	0.93%
Current Day DDA	0.68%
1 Week	0.97%
2 Weeks	0.98%
3 Weeks	0.98%
1 Month	0.98%
2 Months	1.14%
3 Months	1.20%
4 Months	1.22%
5 Months	1.26%
6 Months	1.32%
7 Months	1.33%
8 Months	1.37%
9 Months	1.41%
9 Months	1.44%
11 Months	1.48%
12 Months	1.51%

Amortizing Advances

Term	Amortization	Amortization Delay	Amortization Frequency	Pre-Pay Option ¹	Advance Rate		
					Regular	Symmetrical	CIA
5 Years	10 Years		Annual	3 Years	2.49%	2.50%	2.23%
5 Years	15 Years		Monthly	None	2.40%	2.41%	2.14%
5 Years	20 Years		Monthly	None	2.42%	2.43%	2.15%
5 Years	25 Years		Monthly	None	2.42%	2.43%	2.15%
7 Years	6.5 Years	6 Months	Monthly	None	2.44%	2.46%	2.18%
7 Years	20 Years		Monthly	None	2.63%	2.65%	2.36%
7 Years	30 Years		Monthly	None	2.65%	2.67%	2.38%
10 Years	9 Years	12 Months	Monthly	None	2.72%	2.76%	2.45%
10 Years	10 Years		Monthly	None	2.65%	2.69%	2.38%
10 Years	10 Years		Monthly	5 Years	2.75%	2.79%	2.49%
10 Years	15 Years		Monthly	None	2.83%	2.87%	2.56%
10 Years	15 Years		Monthly	5 Years	3.03%	3.07%	2.76%
10 Years	20 Years		Monthly	None	2.89%	2.93%	2.62%
10 Years	20 Years		Monthly	5 Years	3.13%	3.17%	2.86%
13 Years	20 Years		Annual	None	2.95%	3.00%	2.68%
15 Years	10 Years	60 Months	Monthly	7 Years	3.46%	3.52%	3.19%
15 Years	12 Years	36 Months	Monthly	5 Years	3.46%	3.52%	3.19%
15 Years	15 Years		Monthly	None	2.96%	3.02%	2.69%
15 Years	15 Years		Monthly	5 Years	3.22%	3.28%	2.95%
15 Years	15 Years		Annual	5 Years	3.26%	3.32%	2.99%
15 Years	25 Years		Monthly	5 Years	3.64%	3.70%	3.37%
15 Years	30 Years		Monthly	7 Years	3.57%	3.63%	3.30%
20 Years	19 Years	12 Months	Monthly	5 Years	3.69%	3.76%	3.42%

Member Option Fixed-Rate Advances

Term	Pre-Payment Option Period ¹	Option Frequency ²	Advance Rate	
			Regular	CIA
5 Years	2 Years	Quarterly	2.77%	2.50%
10 Years	1 Year	Quarterly	3.69%	3.42%
10 Years	3 Years	Quarterly	3.52%	3.25%
10 Years	5 Years	Quarterly	3.35%	3.08%

Member Option Variable-Rate Advances

Term	Rate Reset Frequency ¹	Advance Amount <	Advance Amount ≥	Advance Amount
		\$15 mm	\$15 mm	≥ \$25 mm
1 Year	3 Months	1.70%	1.66%	1.62%
1 Year	6 Months	1.89%	1.85%	1.81%
2 Years	3 Months	1.71%	1.67%	1.63%
2 Years	6 Months	1.91%	1.87%	1.83%
3 Years	3 Months	1.72%	1.68%	1.64%
3 Years	6 Months	1.92%	1.88%	1.84%
4 Years	3 Months	1.74%	1.70%	1.66%
4 Years	6 Months	1.93%	1.89%	1.85%
4 Years	6 Months	1.93%	1.89%	1.85%
5 Years	3 Months	1.76%	1.72%	1.68%
5 Years	6 Months	1.96%	1.92%	1.88%
7 Years	3 Months	1.79%	1.75%	1.71%
7 Years	6 Months	1.99%	1.95%	1.91%

Convertible Advances

Term	Initial FHLB Option Period ¹	Strike Rate ²	Option Frequency ³	Advance Rate	
				Regular	CIA
5 Years	2 Years	None	Quarterly	1.98%	1.71%
10 Years	1 Year	None	Quarterly	2.02%	1.75%
10 Years	3 Years	None	Quarterly	2.20%	1.93%
10 Years	5 Years	None	Quarterly	2.33%	2.06%

Prime Rate Indexed Advances

Term	Spread to Prime	Initial Advance Rate ¹	CIA Spread to Prime	Initial CIA Rate ²
6 Months	-2.76%	1.49%		
12 Months	-2.70%	1.55%	-2.96%	1.29%
18 Months	-2.67%	1.58%	-2.93%	1.32%
24 Months	-2.66%	1.59%	-2.92%	1.33%

LIBOR Indexed Advances

Term	LIBOR Index ¹	Spread to LIBOR	CIA Spread to LIBOR
1 Year	1 Month	0.28%	0.04%
1 Year	3 Month	0.21%	-0.03%
2 Years	1 Month	0.28%	0.05%
2 Years	3 Month	0.20%	-0.03%
3 Years	1 Month	0.29%	0.06%
3 Years	3 Month	0.20%	-0.03%
5 Years	1 Month	0.40%	0.17%
5 Years	3 Month	0.31%	0.08%
7 Years	1 Month	0.53%	0.30%
7 Years	3 Month	0.45%	0.22%
10 Years	1 Month	0.70%	0.47%
10 Years	3 Month	0.63%	0.40%

Capped LIBOR Indexed Advances

Term	LIBOR Index ¹	Cap Strike ²	Spread to LIBOR	Cap Rate ³	CIA Spread to LIBOR	CIA Cap Rate ³
1 Year	1 Month	4.00%	0.28%	4.28%	0.04%	4.04%
1 Year	3 Month	4.00%	0.21%	4.21%	-0.03%	3.97%
3 Years	1 Month	4.00%	0.30%	4.30%	0.07%	4.07%
3 Years	3 Month	4.00%	0.21%	4.21%	-0.02%	3.98%
5 Years	1 Month	4.00%	0.45%	4.45%	0.22%	4.22%
5 Years	3 Month	4.00%	0.36%	4.36%	0.13%	4.13%
7 Years	1 Month	4.00%	0.65%	4.65%	0.42%	4.42%
7 Years	3 Month	4.00%	0.57%	4.57%	0.34%	4.34%
10 Years	1 Month	4.00%	0.91%	4.91%	0.68%	4.68%
10 Years	3 Month	4.00%	0.84%	4.84%	0.61%	4.61%

Forward Starting Fixed Rate Advances

Term	Forward Start	Advance Rate		Rate w/o Forward Start
		Regular	Symmetrical	
1 Years	1 Month	1.99%	2.00%	1.91%
1 Years	3 Months	2.08%	2.09%	1.91%
1 Years	6 Months	2.15%	2.16%	1.91%
2 Years	3 Months	2.19%	2.20%	2.08%
2 Years	6 Months	2.24%	2.25%	2.08%
2 Years	1 Year	2.34%	2.35%	2.08%
3 Years	3 Months	2.28%	2.29%	2.19%
3 Years	6 Months	2.33%	2.34%	2.19%
3 Years	1 Year	2.40%	2.41%	2.19%
5 Years	3 Months	2.51%	2.52%	2.44%
5 Years	6 Months	2.55%	2.56%	2.44%
5 Years	1 Year	2.61%	2.62%	2.44%
5 Years	2 Years	2.71%	2.72%	2.44%
7 Years	3 Months	2.75%	2.77%	2.68%
7 Years	6 Months	2.78%	2.80%	2.68%
7 Years	1 Year	2.84%	2.86%	2.68%
10 Years	3 Months	3.05%	3.09%	2.98%
10 Years	6 Months	3.07%	3.11%	2.98%
10 Years	1 Year	3.12%	3.16%	2.98%
15 Years	3 Months	3.40%	3.46%	3.34%
15 Years	6 Months	3.42%	3.48%	3.34%
15 Years	1 Year	3.45%	3.51%	3.34%
20 Years	3 Months	3.60%	3.67%	3.54%
20 Years	6 Months	3.61%	3.68%	3.54%
20 Years	1 Year	3.64%	3.71%	3.54%

Member Option LIBOR Advances

Advance Term	LIBOR Index		
	1 Month	3 Months	6 Months
1 Years	1.59%	1.67%	1.97%
2 Years	1.59%	1.66%	1.97%
3 Years	1.60%	1.66%	1.98%
5 Years	1.71%	1.77%	2.09%

Straight Line Amortizing Advances

Advance Term/Amortization	Payment Type	Payment Frequency	Advance Rates	
			CIA	< \$15 M
2 Years	Level Principal	Monthly	1.71%	1.95%
3 Years	Level Principal	Monthly	1.81%	2.06%
4 Years	Level Principal	Monthly	1.89%	2.14%
5 Years	Level Principal	Monthly	1.98%	2.24%
7 Years	Level Principal	Monthly	2.13%	2.39%
10 Years	Level Principal	Monthly	2.37%	2.64%
15 Years	Level Principal	Monthly	2.66%	2.93%
20 Years	Level Principal	Monthly	2.89%	3.16%
30 Years	Level Principal	Monthly	3.16%	3.43%

- The rate information provided above are Indications Only. FHLB Des Moines reserves the right to change rates to reflect market conditions and other factors.
- Rates are for advances < \$15 million except where indicated. For advances > \$15 million or advances not listed above, please contact the Money Desk at 800.544.3452, ext. 1013.
- Most advances require a minimum advance amount of \$100,000.
- Other terms and conditions may also apply.
- For additional product details, please review our [Product Brochures](#).

Contacts	
Main Number	800.544.3452
Advances	ext. 1013
Letters of Credit	ext. 1013
Community	ext. 1173
Investment	
Safekeeping	ext. 5415
Capital Stock	ext. 1424
eAdvantage	ext. 1029