



## Fixed-Rate Advances

Term	Advance Rate		
	Regular	Symmetrical	CIA
Prev Overnight	1.32%		
Overnight	1.33%		
1 Week	1.33%		
2 Weeks	1.33%		
3 Weeks	1.33%		
1 Month	1.33%		
2 Months	1.34%		
3 Months	1.42%		
4 Months	1.41%		
5 Months	1.41%		
6 Months	1.44%		
7 Months	1.42%		
8 Months	1.45%		
9 Months	1.48%		
10 Months	1.51%		
11 Months	1.53%		
1 Year	1.50%	1.51%	1.34%
1.5 Years	1.63%	1.64%	1.47%
2 Years	1.69%	1.70%	1.52%
3 Years	1.85%	1.86%	1.67%
4 Years	1.99%	2.00%	1.81%
5 Years	2.14%	2.15%	1.96%
6 Years	2.33%	2.35%	2.15%
7 Years	2.51%	2.53%	2.32%
8 Years	2.68%	2.71%	2.49%
9 Years	2.77%	2.81%	2.58%
10 Years	2.86%	2.90%	2.67%
11 Years	2.94%	2.98%	2.75%
12 Years	3.02%	3.06%	2.83%
13 Years	3.10%	3.15%	2.91%
14 Years	3.18%	3.23%	2.99%
15 Years	3.26%	3.32%	3.07%
16 Years	3.30%	3.36%	3.11%
17 Years	3.35%	3.41%	3.16%
18 Years	3.40%	3.47%	3.21%
19 Years	3.45%	3.52%	3.26%
20 Years	3.49%	3.56%	3.30%
25 Years	3.58%	3.67%	3.39%
30 Years	3.66%	3.77%	3.47%

## Market Rates

Description	Rate
Prime	4.250%
30 Day T-Bill	0.979%
91 Day T-Bill	1.113%
182 Day T-Bill	1.111%
1 Year Treasury	1.218%
2 Year Treasury	1.348%
3 Year Treasury	1.511%
5 Year Treasury	1.808%
7 Year Treasury	2.058%
10 Year Treasury	2.243%
15 Year Treasury	2.342%
20 Year Treasury	2.548%
30 Year Treasury	2.814%

## Deposit Rates

Term	Rate
Current Day Daily Time	0.84%
Current Day DDA	0.59%
1 Week	0.88%
2 Weeks	0.89%
3 Weeks	0.90%
1 Month	0.92%
2 Months	0.94%
3 Months	1.02%
4 Months	1.01%
5 Months	1.01%
6 Months	1.04%
7 Months	1.07%
8 Months	1.09%
9 Months	1.12%
9 Months	1.15%
11 Months	1.17%
12 Months	1.18%

## Amortizing Advances

Term	Amortization	Amortization Delay	Amortization Frequency	Pre-Pay Option <sup>1</sup>	Advance Rate		
					Regular	Symmetrical	CIA
5 Years	10 Years		Annual	3 Years	2.23%	2.24%	2.05%
5 Years	15 Years		Monthly	None	2.10%	2.11%	1.92%
5 Years	20 Years		Monthly	None	2.11%	2.12%	1.93%
5 Years	25 Years		Monthly	None	2.12%	2.13%	1.94%
7 Years	6.5 Years	6 Months	Monthly	None	2.18%	2.20%	2.00%
7 Years	20 Years		Monthly	None	2.43%	2.45%	2.25%
7 Years	30 Years		Monthly	None	2.47%	2.49%	2.28%
10 Years	9 Years	12 Months	Monthly	None	2.53%	2.57%	2.34%
10 Years	10 Years		Monthly	None	2.44%	2.48%	2.26%
10 Years	10 Years		Monthly	5 Years	2.59%	2.63%	2.41%
10 Years	15 Years		Monthly	None	2.67%	2.71%	2.48%
10 Years	15 Years		Monthly	5 Years	2.91%	2.95%	2.73%
10 Years	20 Years		Monthly	None	2.74%	2.78%	2.55%
10 Years	20 Years		Monthly	5 Years	3.03%	3.07%	2.85%
13 Years	15 Years		Annual	None	2.81%	2.86%	2.62%
15 Years	10 Years	60 Months	Monthly	7 Years	3.45%	3.51%	3.26%
15 Years	12 Years	36 Months	Monthly	5 Years	3.42%	3.48%	3.23%
15 Years	15 Years		Monthly	None	2.82%	2.88%	2.63%
15 Years	15 Years		Monthly	5 Years	3.15%	3.21%	2.97%
15 Years	15 Years		Annual	5 Years	3.22%	3.28%	3.04%
15 Years	25 Years		Monthly	5 Years	3.62%	3.68%	3.43%
15 Years	30 Years		Monthly	7 Years	3.56%	3.62%	3.37%
20 Years	19 Years	12 Months	Monthly	5 Years	3.70%	3.77%	3.51%

## Member Option Fixed-Rate Advances

Term	Pre-Payment Option Period <sup>1</sup>	Option Frequency <sup>2</sup>	Advance Rate	
			Regular	CIA
5 Years	2 Years	Quarterly	2.45%	2.27%
10 Years	1 Year	Quarterly	3.53%	3.34%
10 Years	3 Years	Quarterly	3.37%	3.18%
10 Years	5 Years	Quarterly	3.22%	3.03%

## Member Option Variable-Rate Advances

Term	Rate Reset Frequency <sup>1</sup>	Advance Amount <	Advance Amount ≥	Advance Amount
		\$15 mm	\$15 mm	≥ \$25 mm
1 Year	3 Months	1.43%	1.39%	1.35%
1 Year	6 Months	1.54%	1.50%	1.46%
2 Years	3 Months	1.45%	1.41%	1.37%
2 Years	6 Months	1.56%	1.52%	1.48%
3 Years	3 Months	1.47%	1.43%	1.39%
3 Years	6 Months	1.58%	1.54%	1.50%
4 Years	3 Months	1.48%	1.44%	1.40%
4 Years	6 Months	1.59%	1.55%	1.51%
4 Years	6 Months	1.59%	1.55%	1.51%
5 Years	3 Months	1.50%	1.46%	1.42%
5 Years	6 Months	1.61%	1.57%	1.53%
7 Years	3 Months	1.55%	1.51%	1.47%
7 Years	6 Months	1.66%	1.62%	1.58%

## Convertible Advances

Term	Initial FHLB Option Period <sup>1</sup>	Strike Rate <sup>2</sup>	Option Frequency <sup>3</sup>	Advance Rate	
				Regular	CIA
5 Years	2 Years	None	Quarterly	1.65%	1.47%
10 Years	1 Year	None	Quarterly	1.84%	1.65%
10 Years	3 Years	None	Quarterly	2.01%	1.82%
10 Years	5 Years	None	Quarterly	2.17%	1.98%

## Prime Rate Indexed Advances

Term	Spread to Prime	Initial Advance Rate <sup>1</sup>	CIA Spread to Prime	Initial CIA Rate <sup>2</sup>
6 Months	-2.85%	1.40%		
12 Months	-2.83%	1.42%	-3.02%	1.23%
18 Months	-2.76%	1.49%	-2.95%	1.30%
24 Months	-2.77%	1.48%	-2.96%	1.29%

## LIBOR Indexed Advances

Term	LIBOR Index <sup>1</sup>	Spread to LIBOR	CIA Spread to LIBOR
1 Year	1 Month	0.14%	-0.02%
1 Year	3 Month	0.07%	-0.09%
2 Years	1 Month	0.18%	0.02%
2 Years	3 Month	0.10%	-0.06%
3 Years	1 Month	0.22%	0.06%
3 Years	3 Month	0.14%	-0.02%
5 Years	1 Month	0.34%	0.18%
5 Years	3 Month	0.26%	0.10%
7 Years	1 Month	0.55%	0.38%
7 Years	3 Month	0.47%	0.30%
10 Years	1 Month	0.73%	0.56%
10 Years	3 Month	0.65%	0.48%

## Capped LIBOR Indexed Advances

Term	LIBOR Index <sup>1</sup>	Cap Strike <sup>2</sup>	Spread to LIBOR	Cap Rate <sup>3</sup>	CIA Spread to LIBOR	CIA Cap Rate <sup>3</sup>
1 Year	1 Month	3.00%	0.14%	3.14%	-0.02%	2.98%
1 Year	3 Month	3.00%	0.07%	3.07%	-0.09%	2.91%
3 Years	1 Month	3.00%	0.25%	3.25%	0.09%	3.09%
3 Years	3 Month	3.00%	0.17%	3.17%	0.01%	3.01%
5 Years	1 Month	3.00%	0.47%	3.47%	0.31%	3.31%
5 Years	3 Month	3.00%	0.39%	3.39%	0.23%	3.23%
7 Years	1 Month	3.00%	0.78%	3.78%	0.61%	3.61%
7 Years	3 Month	3.00%	0.70%	3.70%	0.53%	3.53%
10 Years	1 Month	3.00%	1.09%	4.09%	0.92%	3.92%
10 Years	3 Month	3.00%	1.01%	4.01%	0.84%	3.84%

## Forward Starting Fixed Rate Advances

Term	Forward Start	Advance Rate		Rate w/o Forward Start
		Regular	Symmetrical	
1 Years	3 Months	1.60%	1.61%	1.50%
1 Years	6 Months	1.68%	1.69%	1.50%
2 Years	3 Months	1.77%	1.78%	1.69%
2 Years	6 Months	1.83%	1.84%	1.69%
2 Years	1 Year	1.95%	1.96%	1.69%
3 Years	3 Months	1.93%	1.94%	1.85%
3 Years	6 Months	1.98%	1.99%	1.85%
3 Years	1 Year	2.08%	2.09%	1.85%
5 Years	3 Months	2.22%	2.23%	2.14%
5 Years	6 Months	2.27%	2.28%	2.14%
5 Years	1 Year	2.36%	2.37%	2.14%
5 Years	2 Years	2.51%	2.52%	2.14%
7 Years	3 Months	2.58%	2.60%	2.51%
7 Years	6 Months	2.62%	2.64%	2.51%
7 Years	1 Year	2.70%	2.72%	2.51%
10 Years	3 Months	2.92%	2.96%	2.86%
10 Years	6 Months	2.96%	3.00%	2.86%
10 Years	1 Year	3.02%	3.06%	2.86%
15 Years	3 Months	3.31%	3.37%	3.26%
15 Years	6 Months	3.34%	3.40%	3.26%
15 Years	1 Year	3.38%	3.44%	3.26%
20 Years	3 Months	3.54%	3.61%	3.49%
20 Years	6 Months	3.56%	3.63%	3.49%
20 Years	1 Year	3.59%	3.66%	3.49%

## Member Option LIBOR Advances

Advance Term	LIBOR Index		
	1 Month	3 Months	6 Months
1 Years	1.39%	1.40%	1.66%
2 Years	1.43%	1.43%	1.69%
3 Years	1.47%	1.47%	1.73%
5 Years	1.59%	1.59%	1.86%

## Straight Line Amortizing Advances

Advance Term/Amortization	Payment Type	Payment Frequency	Advance Rates	
			CIA	< \$15 M
2 Years	Level Principal	Monthly	1.42%	1.58%
3 Years	Level Principal	Monthly	1.52%	1.69%
4 Years	Level Principal	Monthly	1.62%	1.79%
5 Years	Level Principal	Monthly	1.72%	1.90%
7 Years	Level Principal	Monthly	1.93%	2.11%
10 Years	Level Principal	Monthly	2.24%	2.42%
15 Years	Level Principal	Monthly	2.60%	2.79%
20 Years	Level Principal	Monthly	2.86%	3.05%
30 Years	Level Principal	Monthly	3.15%	3.34%

- 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