



Fixed-Rate Advances

Term	Advance Rate		
	Regular	Symmetrical	CIA
Prev Overnight	1.35%		
Overnight	1.34%		
1 Week	1.34%		
2 Weeks	1.34%		
3 Weeks	1.34%		
1 Month	1.34%		
2 Months	1.36%		
3 Months	1.37%		
4 Months	1.41%		
5 Months	1.47%		
6 Months	1.53%		
7 Months	1.50%		
8 Months	1.51%		
9 Months	1.52%		
10 Months	1.56%		
11 Months	1.58%		
1 Year	1.60%	1.61%	1.39%
1.5 Years	1.71%	1.72%	1.49%
2 Years	1.79%	1.80%	1.56%
3 Years	1.94%	1.95%	1.70%
4 Years	2.10%	2.11%	1.85%
5 Years	2.22%	2.23%	1.97%
6 Years	2.36%	2.38%	2.11%
7 Years	2.50%	2.52%	2.25%
8 Years	2.63%	2.66%	2.38%
9 Years	2.75%	2.79%	2.50%
10 Years	2.84%	2.88%	2.59%
11 Years	2.92%	2.96%	2.67%
12 Years	3.00%	3.04%	2.75%
13 Years	3.08%	3.13%	2.83%
14 Years	3.16%	3.21%	2.91%
15 Years	3.24%	3.30%	2.99%
16 Years	3.29%	3.35%	3.04%
17 Years	3.35%	3.41%	3.10%
18 Years	3.40%	3.47%	3.15%
19 Years	3.45%	3.52%	3.20%
20 Years	3.50%	3.57%	3.25%
25 Years	3.56%	3.65%	3.31%
30 Years	3.62%	3.73%	3.38%

Market Rates

Description	Rate
Prime	4.250%
30 Day T-Bill	0.938%
91 Day T-Bill	1.039%
182 Day T-Bill	1.179%
1 Year Treasury	1.292%
2 Year Treasury	1.438%
3 Year Treasury	1.572%
5 Year Treasury	1.852%
7 Year Treasury	2.075%
10 Year Treasury	2.234%
15 Year Treasury	2.293%
20 Year Treasury	2.509%
30 Year Treasury	2.775%

Deposit Rates

Term	Rate
Current Day Daily Time	0.91%
Current Day DDA	0.66%
1 Week	0.91%
2 Weeks	0.91%
3 Weeks	0.92%
1 Month	0.93%
2 Months	0.94%
3 Months	0.96%
4 Months	1.00%
5 Months	1.06%
6 Months	1.10%
7 Months	1.13%
8 Months	1.14%
9 Months	1.15%
9 Months	1.19%
11 Months	1.21%
12 Months	1.23%

Amortizing Advances

Term	Amortization	Amortization Delay	Amortization Frequency	Pre-Pay Option ¹	Advance Rate		
					Regular	Symmetrical	CIA
5 Years	10 Years		Annual	3 Years	2.31%	2.32%	2.07%
5 Years	15 Years		Monthly	None	2.18%	2.19%	1.93%
5 Years	20 Years		Monthly	None	2.19%	2.20%	1.94%
5 Years	25 Years		Monthly	None	2.20%	2.21%	1.95%
7 Years	6.5 Years	6 Months	Monthly	None	2.23%	2.25%	1.98%
7 Years	20 Years		Monthly	None	2.44%	2.46%	2.19%
7 Years	30 Years		Monthly	None	2.47%	2.49%	2.22%
10 Years	9 Years	12 Months	Monthly	None	2.54%	2.58%	2.29%
10 Years	10 Years		Monthly	None	2.46%	2.50%	2.21%
10 Years	10 Years		Monthly	5 Years	2.98%	3.02%	2.73%
10 Years	15 Years		Monthly	None	2.66%	2.70%	2.41%
10 Years	15 Years		Monthly	5 Years	2.91%	2.95%	2.66%
10 Years	20 Years		Monthly	None	2.73%	2.77%	2.48%
10 Years	20 Years		Monthly	5 Years	3.02%	3.06%	2.77%
13 Years	15 Years		Annual	None	2.81%	2.86%	2.56%
15 Years	10 Years	60 Months	Monthly	7 Years	3.43%	3.49%	3.18%
15 Years	12 Years	36 Months	Monthly	5 Years	3.42%	3.48%	3.17%
15 Years	15 Years		Monthly	None	2.82%	2.88%	2.57%
15 Years	15 Years		Monthly	5 Years	3.16%	3.22%	2.91%
15 Years	15 Years		Annual	5 Years	3.24%	3.30%	2.99%
15 Years	25 Years		Monthly	5 Years	3.60%	3.66%	3.35%
15 Years	30 Years		Monthly	7 Years	3.54%	3.60%	3.29%
20 Years	19 Years	12 Months	Monthly	5 Years	3.69%	3.76%	3.44%

Member Option Fixed-Rate Advances

Term	Pre-Payment Option Period ¹	Option Frequency ²	Advance Rate	
			Regular	CIA
5 Years	2 Years	Quarterly	2.52%	2.27%
10 Years	1 Year	Quarterly	3.55%	3.30%
10 Years	3 Years	Quarterly	3.38%	3.13%
10 Years	5 Years	Quarterly	3.23%	2.98%

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	1.45%	1.41%	1.37%
1 Year	6 Months	1.62%	1.58%	1.54%
2 Years	3 Months	1.47%	1.43%	1.39%
2 Years	6 Months	1.64%	1.60%	1.56%
3 Years	3 Months	1.49%	1.45%	1.41%
3 Years	6 Months	1.66%	1.62%	1.58%
4 Years	3 Months	1.52%	1.48%	1.44%
4 Years	6 Months	1.69%	1.65%	1.61%
4 Years	6 Months	1.69%	1.65%	1.61%
5 Years	3 Months	1.54%	1.50%	1.46%
5 Years	6 Months	1.71%	1.67%	1.63%
7 Years	3 Months	1.58%	1.54%	1.50%
7 Years	6 Months	1.75%	1.71%	1.67%

Convertible Advances

Term	Initial FHLB Option Period ¹	Strike Rate ²	Option Frequency ³	Advance Rate	
				Regular	CIA
5 Years	2 Years	None	Quarterly	1.80%	1.55%
10 Years	1 Year	None	Quarterly	1.96%	1.71%
10 Years	3 Years	None	Quarterly	2.11%	1.86%
10 Years	5 Years	None	Quarterly	2.23%	1.98%

Prime Rate Indexed Advances

Term	Spread to Prime	Initial Advance Rate ¹	CIA Spread to Prime	Initial CIA Rate ²
6 Months	-2.82%	1.43%		
12 Months	-2.80%	1.45%	-3.04%	1.21%
18 Months	-2.77%	1.48%	-3.01%	1.24%
24 Months	-2.75%	1.50%	-2.99%	1.26%

LIBOR Indexed Advances

Term	LIBOR Index ¹	Spread to LIBOR	CIA Spread to LIBOR
1 Year	1 Month	0.17%	-0.04%
1 Year	3 Month	0.09%	-0.12%
2 Years	1 Month	0.19%	-0.02%
2 Years	3 Month	0.10%	-0.11%
3 Years	1 Month	0.23%	0.02%
3 Years	3 Month	0.14%	-0.07%
5 Years	1 Month	0.37%	0.16%
5 Years	3 Month	0.28%	0.07%
7 Years	1 Month	0.53%	0.32%
7 Years	3 Month	0.45%	0.24%
10 Years	1 Month	0.73%	0.52%
10 Years	3 Month	0.65%	0.44%

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	3.00%	0.17%	3.17%	-0.04%	2.96%
1 Year	3 Month	3.00%	0.09%	3.09%	-0.12%	2.88%
3 Years	1 Month	3.00%	0.24%	3.24%	0.03%	3.03%
3 Years	3 Month	3.00%	0.15%	3.15%	-0.06%	2.94%
5 Years	1 Month	3.00%	0.41%	3.41%	0.20%	3.20%
5 Years	3 Month	3.00%	0.32%	3.32%	0.11%	3.11%
7 Years	1 Month	3.00%	0.64%	3.64%	0.43%	3.43%
7 Years	3 Month	3.00%	0.56%	3.56%	0.35%	3.35%
10 Years	1 Month	3.00%	0.92%	3.92%	0.71%	3.71%
10 Years	3 Month	3.00%	0.84%	3.84%	0.63%	3.63%

Forward Starting Fixed Rate Advances

Term	Forward Start	Advance Rate		Rate w/o Forward Start
		Regular	Symmetrical	
1 Years	1 Month	1.68%	1.69%	1.60%
1 Years	3 Months	1.75%	1.76%	1.60%
1 Years	6 Months	1.83%	1.84%	1.60%
2 Years	3 Months	1.89%	1.90%	1.79%
2 Years	6 Months	1.95%	1.96%	1.79%
2 Years	1 Year	2.05%	2.06%	1.79%
3 Years	3 Months	2.03%	2.04%	1.94%
3 Years	6 Months	2.07%	2.08%	1.94%
3 Years	1 Year	2.15%	2.16%	1.94%
5 Years	3 Months	2.30%	2.31%	2.22%
5 Years	6 Months	2.34%	2.35%	2.22%
5 Years	1 Year	2.41%	2.42%	2.22%
5 Years	2 Years	2.53%	2.54%	2.22%
7 Years	3 Months	2.59%	2.61%	2.50%
7 Years	6 Months	2.62%	2.64%	2.50%
7 Years	1 Year	2.68%	2.70%	2.50%
10 Years	3 Months	2.92%	2.96%	2.84%
10 Years	6 Months	2.95%	2.99%	2.84%
10 Years	1 Year	3.01%	3.05%	2.84%
15 Years	3 Months	3.32%	3.38%	3.24%
15 Years	6 Months	3.34%	3.40%	3.24%
15 Years	1 Year	3.38%	3.44%	3.24%
20 Years	3 Months	3.58%	3.65%	3.50%
20 Years	6 Months	3.59%	3.66%	3.50%
20 Years	1 Year	3.62%	3.69%	3.50%

Member Option LIBOR Advances

Advance Term	LIBOR Index		
	1 Month	3 Months	6 Months
1 Years	1.42%	1.44%	1.71%
2 Years	1.44%	1.45%	1.72%
3 Years	1.48%	1.49%	1.77%
5 Years	1.62%	1.63%	1.92%

Straight Line Amortizing Advances

Advance Term/Amortization	Payment Type	Payment Frequency	Advance Rates	
			CIA	< \$15 M
2 Years	Level Principal	Monthly	1.45%	1.66%
3 Years	Level Principal	Monthly	1.55%	1.78%
4 Years	Level Principal	Monthly	1.65%	1.88%
5 Years	Level Principal	Monthly	1.75%	1.99%
7 Years	Level Principal	Monthly	1.93%	2.18%
10 Years	Level Principal	Monthly	2.19%	2.44%
15 Years	Level Principal	Monthly	2.53%	2.78%
20 Years	Level Principal	Monthly	2.79%	3.04%
30 Years	Level Principal	Monthly	3.09%	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