



Fixed-Rate Advances

Term	Advance Rate		
	Regular	Symmetrical	CIA
Prev Overnight	1.60%		
Overnight	1.59%		
1 Week	1.59%		
2 Weeks	1.59%		
3 Weeks	1.59%		
1 Month	1.59%		
2 Months	1.62%		
3 Months	1.72%		
4 Months	1.76%		
5 Months	1.79%		
6 Months	1.90%		
7 Months	1.89%		
8 Months	1.91%		
9 Months	1.96%		
10 Months	1.99%		
11 Months	2.02%		
1 Year	2.07%	2.08%	1.94%
1.5 Years	2.23%	2.24%	2.10%
2 Years	2.28%	2.29%	2.14%
3 Years	2.43%	2.44%	2.29%
4 Years	2.57%	2.58%	2.42%
5 Years	2.66%	2.67%	2.51%
6 Years	2.78%	2.80%	2.63%
7 Years	2.86%	2.88%	2.71%
8 Years	3.00%	3.03%	2.85%
9 Years	3.08%	3.12%	2.92%
10 Years	3.12%	3.16%	2.96%
11 Years	3.19%	3.23%	3.03%
12 Years	3.26%	3.30%	3.10%
13 Years	3.33%	3.38%	3.17%
14 Years	3.40%	3.45%	3.24%
15 Years	3.46%	3.52%	3.30%
16 Years	3.47%	3.53%	3.31%
17 Years	3.48%	3.54%	3.32%
18 Years	3.50%	3.57%	3.34%
19 Years	3.51%	3.58%	3.35%
20 Years	3.53%	3.60%	3.37%
25 Years	3.60%	3.69%	3.44%
30 Years	3.67%	3.78%	3.51%

Market Rates

Description	Rate
Prime	4.500%
30 Day T-Bill	1.243%
91 Day T-Bill	1.435%
182 Day T-Bill	1.630%
1 Year Treasury	1.766%
2 Year Treasury	2.053%
3 Year Treasury	2.185%
5 Year Treasury	2.427%
7 Year Treasury	2.557%
10 Year Treasury	2.626%
15 Year Treasury	2.634%
20 Year Treasury	2.736%
30 Year Treasury	2.895%

Deposit Rates

Term	Rate
Current Day Daily Time	0.81%
Current Day DDA	0.81%
1 Week	0.86%
2 Weeks	0.86%
3 Weeks	0.87%
1 Month	0.88%
2 Months	0.90%
3 Months	1.01%
4 Months	1.04%
5 Months	1.08%
6 Months	1.19%
7 Months	1.23%
8 Months	1.25%
9 Months	1.29%
9 Months	1.32%
11 Months	1.36%
12 Months	1.43%

Amortizing Advances

Term	Amortization	Amortization Delay	Amortization Frequency	Pre-Pay Option	Advance Rate		
					Regular	Symmetrical	CIA
5 Years	10 Years		Annual	3 Years	2.76%	2.77%	2.62%
5 Years	15 Years		Monthly	None	2.63%	2.64%	2.48%
5 Years	20 Years		Monthly	None	2.64%	2.65%	2.49%
5 Years	25 Years		Monthly	None	2.64%	2.65%	2.49%
7 Years	6.5 Years	6 Months	Monthly	None	2.66%	2.68%	2.51%
7 Years	20 Years		Monthly	None	2.82%	2.84%	2.67%
7 Years	30 Years		Monthly	None	2.84%	2.86%	2.69%
10 Years	9 Years	12 Months	Monthly	None	2.90%	2.94%	2.75%
10 Years	10 Years		Monthly	None	2.84%	2.88%	2.69%
10 Years	10 Years		Monthly	5 Years	3.36%	3.40%	3.21%
10 Years	15 Years		Monthly	None	2.99%	3.03%	2.84%
10 Years	15 Years		Monthly	5 Years	3.24%	3.28%	3.09%
10 Years	20 Years		Monthly	None	3.03%	3.07%	2.88%
10 Years	20 Years		Monthly	5 Years	3.32%	3.36%	3.17%
13 Years	15 Years		Annual	None	3.12%	3.17%	2.96%
15 Years	10 Years	60 Months	Monthly	7 Years	3.68%	3.74%	3.53%
15 Years	12 Years	36 Months	Monthly	5 Years	3.69%	3.75%	3.54%
15 Years	15 Years		Monthly	None	3.13%	3.19%	2.97%
15 Years	15 Years		Monthly	5 Years	3.46%	3.52%	3.31%
15 Years	15 Years		Annual	5 Years	3.53%	3.59%	3.38%
15 Years	25 Years		Monthly	5 Years	3.84%	3.90%	3.69%
15 Years	30 Years		Monthly	7 Years	3.78%	3.84%	3.63%
20 Years	19 Years	12 Months	Monthly	5 Years	3.88%	3.95%	3.73%

Member Option Fixed-Rate Advances

Term	Pre-Payment Option Period	Option Frequency	Advance Rate	
			Regular	CIA
5 Years	2 Years	Quarterly	2.98%	2.83%
10 Years	1 Year	Quarterly	3.81%	3.65%
10 Years	3 Years	Quarterly	3.67%	3.51%
10 Years	5 Years	Quarterly	3.52%	3.36%

Member Option Variable-Rate Advances

Term	Rate Reset Frequency	Advance Amount <	Advance Amount ≥	Advance Amount
		\$15 mm	\$15 mm	≥ \$25 mm
1 Year	3 Months	1.82%	1.82%	1.82%
1 Year	6 Months	2.04%	2.04%	2.04%
2 Years	3 Months	1.83%	1.83%	1.83%
2 Years	6 Months	2.05%	2.05%	2.05%
3 Years	3 Months	1.84%	1.84%	1.84%
3 Years	6 Months	2.06%	2.06%	2.06%
4 Years	3 Months	1.86%	1.86%	1.86%
4 Years	6 Months	2.08%	2.08%	2.08%
4 Years	6 Months	2.08%	2.08%	2.08%
5 Years	3 Months	1.87%	1.87%	1.87%
5 Years	6 Months	2.10%	2.10%	2.10%
7 Years	3 Months	1.94%	1.94%	1.94%
7 Years	6 Months	2.23%	2.23%	2.23%

Convertible Advances

Term	Initial FHLB Option Period	Strike Rate	Option Frequency	Advance Rate	
				Regular	CIA
5 Years	2 Years	None	Quarterly	2.25%	2.10%
10 Years	1 Year	None	Quarterly	2.31%	2.15%
10 Years	3 Years	None	Quarterly	2.51%	2.35%
10 Years	5 Years	None	Quarterly	2.65%	2.49%

Prime Rate Indexed Advances

Term	Spread to Prime	Initial Advance Rate	CIA Spread to Prime	Initial CIA Rate
6 Months	-2.81%	1.69%		
12 Months	-2.78%	1.72%	-2.93%	1.57%
18 Months	-2.71%	1.79%	-2.86%	1.64%
24 Months	-2.74%	1.76%	-2.90%	1.60%

LIBOR Indexed Advances

Term	LIBOR Index	Spread to LIBOR	CIA Spread to LIBOR
1 Year	1 Month	0.16%	0.03%
1 Year	3 Month	0.06%	-0.07%
2 Years	1 Month	0.15%	0.03%
2 Years	3 Month	0.06%	-0.06%
3 Years	1 Month	0.18%	0.06%
3 Years	3 Month	0.09%	-0.03%
5 Years	1 Month	0.27%	0.15%
5 Years	3 Month	0.19%	0.07%
7 Years	1 Month	0.38%	0.26%
7 Years	3 Month	0.31%	0.19%
10 Years	1 Month	0.55%	0.43%
10 Years	3 Month	0.48%	0.36%

Capped LIBOR Indexed Advances

Term	LIBOR Index	Cap Strike	Spread to LIBOR	Cap Rate	CIA Spread to LIBOR	CIA Cap Rate
1 Year	1 Month	4.00%	0.16%	4.16%	0.03%	4.03%
1 Year	3 Month	4.00%	0.06%	4.06%	-0.07%	3.93%
3 Years	1 Month	4.00%	0.19%	4.19%	0.07%	4.07%
3 Years	3 Month	4.00%	0.10%	4.10%	-0.02%	3.98%
5 Years	1 Month	4.00%	0.32%	4.32%	0.20%	4.20%
5 Years	3 Month	4.00%	0.24%	4.24%	0.12%	4.12%
7 Years	1 Month	4.00%	0.48%	4.48%	0.36%	4.36%
7 Years	3 Month	4.00%	0.41%	4.41%	0.29%	4.29%
10 Years	1 Month	4.00%	0.71%	4.71%	0.59%	4.59%
10 Years	3 Month	4.00%	0.64%	4.64%	0.52%	4.52%

Forward Starting Fixed Rate Advances

Term	Forward Start	Advance Rate	Rate w/o Forward Start
1 Years	1 Month	2.15%	2.07%
1 Years	3 Months	2.25%	2.07%
1 Years	6 Months	2.37%	2.07%
2 Years	3 Months	2.44%	2.28%
2 Years	6 Months	2.52%	2.28%
2 Years	1 Year	2.64%	2.28%
3 Years	3 Months	2.56%	2.43%
3 Years	6 Months	2.62%	2.43%
3 Years	1 Year	2.70%	2.43%
5 Years	3 Months	2.77%	2.66%
5 Years	6 Months	2.81%	2.66%
5 Years	1 Year	2.87%	2.66%
5 Years	2 Years	2.93%	2.66%
7 Years	3 Months	2.95%	2.86%
7 Years	6 Months	2.99%	2.86%
7 Years	1 Year	3.04%	2.86%
10 Years	3 Months	3.21%	3.12%
10 Years	6 Months	3.24%	3.12%
10 Years	1 Year	3.28%	3.12%
15 Years	3 Months	3.55%	3.46%
15 Years	6 Months	3.56%	3.46%
15 Years	1 Year	3.59%	3.46%
20 Years	3 Months	3.62%	3.53%
20 Years	6 Months	3.63%	3.53%
20 Years	1 Year	3.65%	3.53%

Member Option LIBOR Advances

Advance Term	LIBOR Index		
	1 Month	3 Months	6 Months
1 Years	1.74%	1.83%	2.10%
2 Years	1.73%	1.83%	2.11%
3 Years	1.76%	1.86%	2.14%
5 Years	1.85%	1.96%	2.24%

Straight Line Amortizing Advances

Advance Term/Amortization	Payment Type	Payment Frequency	Advance Rates	
			CIA	< \$15 M
2 Years	Level Principal	Monthly	2.01%	2.14%
3 Years	Level Principal	Monthly	2.13%	2.27%
4 Years	Level Principal	Monthly	2.23%	2.37%
5 Years	Level Principal	Monthly	2.32%	2.46%
7 Years	Level Principal	Monthly	2.47%	2.62%
10 Years	Level Principal	Monthly	2.68%	2.83%
15 Years	Level Principal	Monthly	2.94%	3.09%
20 Years	Level Principal	Monthly	3.11%	3.27%
30 Years	Level Principal	Monthly	3.30%	3.46%

- The rate information provided above are Indications Only. FHLB Des Moines reserves the right to change rates to reflect market conditions and other factors.
- For 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.
- The minimum size for advances eligible for the symmetrical prepayment feature is \$1,000,000.
- 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 Investment	ext. 1173
Safekeeping	ext. 5415
Capital Stock	ext. 1424
eAdvantage	ext. 1029