Loan Listing Frequently Asked Questions

1. How often are online loan listing updates required?

Loan listing updates are required on the 15th day after each month-end.

2. What happens when online loan listings are not updated before the following month-end?

Members who have previously pledged a loan collateral class using a loan listing and have not submitted an updated online loan listing within the first 15 days following month-end will receive an electronic reminder. The reminder is sent to your authorized eAdvantage, loan listing user notifying them that an updated loan listing must be submitted by the 25th of the month. The first reminder is sent on the **16th** and the second is sent on the **24th**. Collateral pledged under a loan listing not updated by the **25th** day of the month will be removed on the **26th business day** resulting in reduction of borrowing capacity and possible collateral shortfall.

3. Who can complete monthly online loan listing updates?

Any individual authorized and established through eAdvantage as a Loan Listing User can submit loan listing files. See the 'How to Pledge and Release Collateral' section of the website for establishing an eAdvantage Loan Listing User.

4. After the listing has been submitted to FHLB Des Moines, how soon will I see the update in eAdvantage?

Members can check their collateral position and view their updated borrowing capacity two hours after submission.

5. Who can I call if I have questions about the new format and instructions?

The Collateral Staff is happy to assist any member with questions from 8:00 AM to 4:30 PM, Monday through Friday. Members can call 800.544.3452 ext. 5408 to speak to a collateral representative or send an email to advancecollateral@fhlbdm.com.

6. If necessary, how can I release a delivered loan?

The Loan Listing section in eAdvantage contains a link to release delivered loans. The member can release one loan at a time by completing the requested fields on the screen and submitting the request. If a list of loans is

requested to be released by a member, a file can be uploaded to eAdvantage using the browse option. The file format to release a file of loans can be found in the Collateral Links section in the right margin of the Loan Listing section.

7. **Can I delete columns that don't apply to my listed loans?**

   No, the header row must remain intact. If the column does not apply to your loan list, leave the data fields blank, but leave the header.

8. **There are multiple loan listing file formats. How do I know which format to use?**

   The file format your institution uses is determined by APSA type, borrowing capacity and type of collateral. You can refer to the 'How to Pledge and Release Collateral' section of the website to determine the appropriate file format based on your APSA type and pledge status of the collateral type in question.

9. **After I've submitted my loans list, I realize I've made a mistake, can I resubmit through eAdvantage?**

   Yes, however you cannot resubmit it while the button is yellow and says, "Pending". You must wait until the button turns green and says, "Processed". This could take up to one hour.

10. **When pledging multiple loan categories, should I submit a separate file for each category?**

    No. Aside from held for sale and/or student loan files, all listed loan categories should be on the same spreadsheet unless you have been specifically notified to do this differently.