

FHLB DES MOINES FEE SCHEDULE



For questions or assistance with wire transfers, safekeeping or DDA accounts, please contact Member and Financial Operations at 800.544.3452, ext 5414.

DEMAND ACCOUNT TRANSACTION FEE SCHEDULE FEE

Account

Account Maintenance	\$20 / month
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Wire Transfer

Incoming Wires	\$7 / wire
Outgoing Wires	\$10 / wire

Settlement Transactions

FRB / ACH Settlement Entries	\$2 / item
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SECURITIES AND SAFEKEEPING SERVICES FEE SCHEDULE

Receipt / Delivery / Maturity / Call

Contact Member and Financial Operations at 800.544.3452, ext 5414 regarding potential discounts for large portfolio transfers.

FRB / DTC	\$15 / item
Physical	\$50 / item

Maintenance

FRB / DTC / Physical	\$5 / item / month
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P&I / Interest / Dividend

Income	\$5 / item
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Pledging

This fee does not apply when pledging to Federal Home Loan Bank of Des Moines.

Pledging	\$75 / item
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ADVANCE RATES

Advance rates are based on current market conditions. Please see our Members Site for advance rate indications: <http://members.fhlbdm.com/member-tools/advance-rates/>.

COLLATERAL FEES

Collateral Fees are located on our Members Site, under the Collateral section: <http://members.fhlbdm.com>.

LETTER OF CREDIT FEE

Please see our Members Site for Letter of Credit fees: <http://members.fhlbdm.com/member-tools/letters-of-credit/letter-of-credit-fee-schedule/>.

OVERDRAFT FEE

An overdraft draft fee equal to the Bank's overnight advance rate plus 300 basis points, subject to a \$50.00 minimum, will be assessed on overnight consolidated balance deficiencies in member cash accounts.