

# 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 2200.

## 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 2200 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 fee equal to the Bank's overnight advance rate plus 100-200 basis points based on the scalable rate range below, and subject to a \$50.00 minimum, will be assessed on overnight consolidated balance deficiencies in member cash accounts.

Overnight Advance Fed Fund Rate Range		+ additional charge
0.0%	4.0%	100 bps
4.01%	8.0%	150 bps
8.01%	And higher	200 bps
<i>Minimum \$50</i>		