

Application Schedules & Appendices

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| SCHEDULE 1 | Applicant Information |
| SCHEDULE 2 | Calculation of Minimum Capital Stock Requirement <i>(Subject to verification of institution assets from most recent financial statement)</i> |
| SCHEDULE 3 | Long-Term Home Mortgage Related Assets Worksheet |
| SCHEDULE 4 | Certification of Adopted Board Resolutions |
| SCHEDULE 5 | Application for Membership and Subscription to Stock in FHLB Des Moines |
| SCHEDULE 6 | Affidavit – Financial Condition |
| SCHEDULE 7 | Affidavit – Character of Management |
| APPENDIX 1 | 10% Residential Mortgage Loan Requirement for Certain Insured Depository Institutions <i>(Required from banks and thrifts with total assets greater than 1.148 billion and all credit unions)</i> |
| APPENDIX 2 | Residential Housing Finance Related Assets (RHFA) <i>(Required from insurance companies and non-federally insured CDFIs only)</i> |
| APPENDIX 3 | De Novo Regulation <i>(Required from de novo financial institutions only)</i> |
| APPENDIX 4 | Certified Community Development Financial Institution (CDFI) Requirements <i>(Required from CDFIs other than CDFI credit unions)</i> |
| ADDENDUM 1 | Designation of Principal Place of Business <i>(Insurance Companies and non-federally insured CDFIs only)</i> |

Submit the following for the Membership Application

1. Most recent audited financial statements and management letter; or board of director's examination for the applicant prepared by a certified public accountant.
2. Copy of the applicant's articles of incorporation, bylaws or charter.
3. Copy of the applicant's residential mortgage lending policy *(Required from banks, thrifts, credit unions and CDFIs)*.
4. Most recent quarterly filing statement as well as the three most recent year-end statements *(Required from insurance companies and CDFIs only)*.
5. Copy of CDFI Fund certificate - if older than 3 years, also submit a written statement attesting that there have been no material events or occurrences since the date of the certification that would adversely affect your institution's strategic direction, mission or business operations.
6. Your Nexus Housing Support Letter describing the applicant's business strategies that support the housing mission of FHLB Des Moines *(Required from insurance companies and credit unions only)*



Requirements for recently consolidated applicants (consolidated within the last three years)

1. All regulatory financial reports that the applicant has filed as a consolidated entity.
2. Pro forma combined financial statements for those quarters for which actual combined regulatory financial reports are unavailable (most recent six quarters and three calendar year-ends.)
3. Home financing policy requirement: A recently consolidated applicant that has not received its first CRA performance evaluation as a consolidated entity should provide a written justification of how and why the applicant's home financing credit policy and lending practices will meet the credit needs of its community.

Agreements and Authorized Personnel Form (included separately in your packet)

1. **MASTER TRANSACTION AGREEMENT** – Required to open accounts and conduct business with FHLB Des Moines. Also covers letters of credit, EFT and safekeeping.
2. **EADVANTAGE TERMS OF USE AND CONDITIONS AGREEMENT** – Allows access to FHLB Des Moines members-only website for convenient electronic banking.
3. **ADVANCES, PLEDGE AND SECURITY AGREEMENT (APSA)** – Required by FHLB Des Moines to make an advance to a member.
4. **MEMBER REPRESENTATIONS AND WARRANTIES** – Certifies that the member is aware of the Bank's Anti-Predatory Lending Policy, which can be found on the Bank's website at www.fhlbdm.com.
5. **EMERGENCY SOURCE OF FUNDING (optional)** – Allows you to receive funding from FHLB Pittsburgh if FHLB Des Moines is inoperable due to a disaster.
6. **AUTHORIZED PERSONNEL FORM** – Designates agents from your institution to conduct business with FHLB Des Moines.
7. **eADVANTAGE AUTHORIZED PERSONNEL FORM**
8. **DELIVERY OF ADVANCE PROCEEDS FORM (optional)**

Please mail the completed documents listed above to: Member & Financial Operations, Federal Home Loan Bank of Des Moines, Skywalk Level, 801 Walnut Street, Suite 200, Des Moines, IA 50309-3513, 800.544.3452, ext. 416, mfs-membership@fhlbdm.com. Upon membership approval, copies of the fully executed agreements will be returned to your institution.