



Collateral Fees Schedule

Member Collateral Pledging Fees

FHLB Des Moines member collateral pledging fees for securities or individual listing pledges and/or delivering loans for collateral on advances are stated below. These operational fees appear as analysis fees on the member's monthly DDA statements and the fees are charged at month-end. The fees are applied within the month in which FHLB Des Moines receives the member listings of the loans or pledges the securities.

Offsite Securities Fees:

- Initial Pledge - \$25 per item
- Monthly Maintenance - \$5 per item per month

Listing Status Fees:

Fees are assessed according to number of loans listed:

# of Loans:	Fee:
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Delivery Status Fees:

- Assignment Fee -\$2.00 per loan number assigned.
- Maintenance Fee - same as outlined in Listing Status fees above.

Member Collateral Verification (MCV) Fees

FHLB Des Moines Member Collateral Verification (MCV) reviews are provided to our members as a free service **except** for the following circumstances:

- **Travel:** MCVs requiring visits to multiple locations within the five-state district or conducted outside the five-state district are charged at a rate of \$50 per hour for travel plus lodging, meals, airfare and other travel-related expenses.
- **Additional or Unscheduled MCVs:** Fees for time spent on a member-requested additional or unscheduled MCV during a calendar year will be charged at a rate of \$100 per hour.
- **Non-electronic Loan Lists:** An additional fee of \$100 per loan list will be charged if the loan list(s) cannot be submitted electronically by email, compact disk, zip file or diskette.

An invoice detailing applicable fees will be prepared and mailed shortly after completion of the final MCV report. Unless other prior arrangements have been made, the fee for the MCV will be debited to the member's demand deposit account at FHLB Des Moines on the date referenced on the invoice.