



MORE FLEXIBILITY

## MEMBER OPTION FIXED RATE ADVANCE

NOW YOU HAVE THE  
FLEXIBILITY TO PREPAY  
AN ADVANCE WITHOUT  
INCURRING A  
PREPAYMENT FEE.

### ADVANTAGES

- Manage long-term interest rate risk and lower funding costs if rates decline.
- No prepayment fee when the call option is exercised on specified date.
- Manage mortgage loan prepayment risk.
- Fund assets with prepayment options.
- Various repayment structures and maturities available.

The Member Option Fixed Rate Advance can assist members in the management of their interest rate risk and prepayment risk. This advance can be used to fund a fixed rate mortgage portfolio or meet seasonal funding needs. It can also provide liquidity management or investment portfolio management.

You have the option to prepay on predetermined dates throughout the life of the advance.

Long-term, fixed rate funding and prepayment flexibility are key features of the new Member Option Fixed Rate Advance from FHLB Des Moines. Typical advance maturities are one to 10 years.

The minimum advance amount is \$500,000 and additional increments of \$100,000 can be added. All transactions less than \$5 million will be aggregated and funded when the \$5 million threshold is reached.



## INTRODUCING TWO NEW ADVANCES

### Member Option Fixed Rate Advance and Member Option Variable Rate Advance

### SELECT ADVANTAGES

More product choices provide more funding options — designed to meet your funding and business needs.

CHOICE.

FLEXIBILITY.

CONVENIENCE.

### SELECT ADVANTAGES

For more information on these advance products, please contact the Money Desk at **800.544.3452, ext. 1013** or by email at [moneydesk@fhlbdm.com](mailto:moneydesk@fhlbdm.com). Log onto [www.fhlbdm.com](http://www.fhlbdm.com) for more details.



800.544.3452 [www.fhlbdm.com](http://www.fhlbdm.com)

