



Fee Schedule

Account Transaction Fee Schedule

<u>Account</u>		<u>Transaction Fees</u>	
Account Maintenance	\$25.00	FRB Settlement Entries	\$ 1.00
Ledger Entries – Credits	\$0.375	ACH Settlement Entries	\$ 1.00
Ledger Entries – Debits	\$0.175	Special Cut-Off Statements	\$ 5.00
		Facsimile	\$10.00
 <u>Wire Transfers Fees</u>			
Incoming Wires	\$ 6.00		
Outgoing Wires	\$ 7.00		

Securities and Safekeeping Services Fee Schedule

<u>Receipt/Delivery/Maturity/Call</u>		<u>Income Collection</u>	
FRB Book Entry	\$ 6.50/item	FRB Book Entry Interest Only	\$ 1.25/item
DTC	\$12.50/item	FRB Book Entry P&I	\$ 1.30/item
Physical	\$30.00/item	DTC Interest Payment	\$ 2.50/item
		Dividend Payment	\$ 5.00/item
		DTC P&I	\$ 6.75/item
 <u>Maintenance</u>		 <u>Miscellaneous Fees</u>	
Items held at New York Custodian – Citibank		Pledging	\$ 30.00/item
DTC	\$ 3.40/item/mo.		
Physical	\$ 5.50/item/mo.		
FRB Book Entry	\$ 1.95/item/mo.		

Letter of Credit Fee

Please see FHLB Des Moines website for Letter of Credit fees:
http://www.fhlbdm.com/ps_creditproducts.htm. Then select “Letter of Credit Fee Schedule.”

Advance Rates

Advance rates are based on current market conditions. Please see FHLB Des Moines website for indications: <http://www.fhlbdm.com/rates/rates.pdf>.