



# Announcements

## Advance Prepayment Fee Indications on eAdvantage

On Monday, December 8, 2008, the Bank will begin to provide our members advance prepayment fee indications through eAdvantage, the Bank's members-only secured website. Prepayment fee indications will be available for the majority of FHLB Des Moines outstanding advances. Advance prepayment fee indications will be displayed on the **"Regular Advance Detail"** screen following the **"Summary of Advances"** screen in eAdvantage. The prepayment fee information provided will be indications only and the following conditions apply:

- Prepayment fee indications will be based upon rates as of the close of the prior business day.
- Prepayment fee indications will not include outstanding principal and interest.
- If a prepayment fee indication is not displayed for an advance, contact the Money Desk at 515.281.1013 or 800.544.3452, ext. 1013.
- Requests for advance prepayments should be submitted prior to 2:00 p.m. Central Time to ensure timely processing.

If you choose to proceed with prepaying an advance where an indication is provided, please:

1. Click on the advance reference number on the **"Regular Advance Detail"** screen in eAdvantage.
2. On the subsequent screen titled **"Individual Advance Detail"**, click on the **"Prepayment Fee Request Form"** link.
3. Print the form, indicate a stop price (the maximum prepayment fee you are willing to incur) and sign the form.
4. Forward the completed form to FHLB Des Moines by fax 515.699.1250 or by email to: [MoneyDesk@fhlbdm.com](mailto:MoneyDesk@fhlbdm.com).
5. Provided a prepayment fee at or below your indicated stop price can be attained, the Money Desk will process your request and inform you of the actual prepayment fee. Typical settlement with regard to the prepayment of the advance will be two business days. In the event the prepayment fee would exceed your stop price, you will be notified accordingly by the Money Desk.

Contact the Money Desk at 515.281.1013 or at 800.544.3452, ext. 1013 with any questions regarding prepayment fee indications or the Bank's Help Desk at 515.281.1029 if you need assistance with eAdvantage.