

REMINDER: REGISTER TODAY

Date: March 6, 2007



Maximize Your Membership!

Attend the FHLB Des Moines Spring Regional Workshops

The marketplace is becoming more competitive and the financial services industry is becoming more complicated. Attend the Bank's educational program and gain a strategic advantage with a better understanding of what the Bank offers and how our products can help you grow and be more profitable. We are bringing our experts to you. Take advantage of this opportunity to meet the Bank's new leadership and enhance your knowledge about FHLB products and services.

You can maximize your membership by attending the FHLB Des Moines Spring Regional Workshops. If you have not already registered, visit the Bank's website at www.fhlbdm.com. Additional dates and locations are listed below.

Spring Regional Workshop Dates and Locations	
<u>Missouri</u>	<u>North Dakota</u>
Tuesday, March 13 The Westin Crown Center Kansas City, MO	Tuesday, May 22 Ramada Plaza Suites & Conference Center Fargo, ND
Wednesday, March 14 The Hawthorn Park Hotel Springfield, MO	<u>South Dakota</u>
Thursday, March 15 St. Louis Marriott West St. Louis, MO	Wednesday, April 18 Sheraton Sioux Falls Hotel & Convention Center Sioux Falls, SD
<u>Iowa</u>	<u>Minnesota</u>
Monday, April 16 Coralville Marriott Hotel & Conference Center Coralville, IA	Wednesday, May 23 St. Cloud Civic Center St. Cloud, MN
Tuesday, April 17 Sheraton West Des Moines West Des Moines, IA	Thursday, May 24 Holiday Inn & Suites Owatonna, MN

For more information, please contact Erin Freeberg at 800.544.3452, ext. 1159 or by email at efreeberg@fhlbdm.com. Thank you.

The Federal Home Loan Bank of Des Moines is a wholesale cooperative bank that provides low-cost, short- and long-term funding and community lending to more than 1,200 members, including commercial banks, saving institutions, credit unions and insurance companies. The Bank is wholly owned by its members and receives no taxpayer funding. The Des Moines Bank serves Iowa, Minnesota, Missouri, North Dakota and South Dakota and is one of twelve regional Banks that make up the Federal Home Loan Bank System.