



Announcements

Capital Stock Requirement

Each year, the Federal Home Loan Bank of Des Moines calculates the amount of Membership Capital Stock members are required to own. The Bank's Capital Plan requires each member to maintain Membership Stock in a dollar amount equal to 0.12% of the member's total assets as of the preceding December 31, subject to a cap of \$10 million and a floor of \$10,000.

Please review your capital stock requirement.

Where do I find the capital stock requirement?

eAdvantage customers – The membership stock calculation will be reflected on each member's Capital Stock Requirement Statement on **Wednesday April 4, 2007**. The Capital Stock Requirement Statement will be available in the Statements section of eAdvantage, our internet banking service.

For members that are not eAdvantage customers – The Calculation of Minimum Capital Stock Requirement form will be mailed to you on **April 3, 2007**.

What if I need to purchase additional Capital Stock Requirement?

If you are required to purchase additional capital stock, the amount will be charged to your principal demand deposit account on April 20, 2007. Please ensure that sufficient funds are on deposit as of the April 20, 2007 purchase date.

Questions regarding the membership stock requirement?

Should you disagree with your capital stock calculation or have any questions concerning your December 31, 2006 annual calculation of capital stock, please contact Capital Stock Accounting

- 800.544.3452 Ext. 1424
- CapitalStock@fhlbdm.com