



# AHP Online: Guide for Member Applicants 2016

# Table of Contents

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|  |    |
|--|----|
| Introduction .....   | 2  |
| Glossary .....   | 3  |
| eAdvantage User Administrator .....                              | 4  |
| Authorized AHP Users .....                                       | 5  |
| Registering an Authorized AHP User .....                         | 5  |
| How a Member Approves an AHP Application .....                   | 6  |
| Appendix .....   | 15 |
| Members Accessing AHP Online Through eAdvantage .....            | 15 |
| AHP Participants Accessing AHP Online .....                      | 15 |
| AHP Participant Authorization Recertification for Sponsors ..... | 15 |
| AHP Online Minimum Supported System Requirements .....           | 16 |
| Privacy Policy .....   | 16 |

# Introduction

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Members of the Federal Home Loan Bank of Des Moines (the “Bank”) who would like to support an application from a sponsor applicant for the 2016 Affordable Housing Program (AHP) grant round must access AHP Online through eAdvantage or at <https://ahp.fhlbdm.com>. Members must review and approve sponsor applications in that system.

All members who plan to support an AHP application should take the steps necessary to access eAdvantage. Once the member has eAdvantage access, their eAdvantage User Administrator must assign at least one Authorized AHP User in order for a sponsor applicant to initiate an application in AHP Online. For assistance gaining access to eAdvantage, please contact the Service Desk at 800-544-3452, ext. 1029.

AHP project sponsors and consultants (“AHP Participants”) must apply through AHP Online and may only initiate an application after first associating the application with an Authorized AHP User of a Bank member.

Pursuant to the Code of Federal Regulations (12 C.F.R. Part 1291) (the “AHP Regulations”), the 2015 Affordable Housing Program Implementation Plan (the “Plan”) sets forth certain policies, guidelines, and requirements applicable to the Bank’s AHP. The Plan is posted on the Bank’s public website at [www.fhlbdm.com](http://www.fhlbdm.com). See [Affordable Housing Products - Competitive Affordable Housing Program – Applications and Resources](#). Bank members and AHP Participants are encouraged to review the Plan.

In 2016, there will be one competitive AHP application round with an application deadline of 4:30 p.m. CT on June 30, 2016. AHP Participants may register and initiate an application starting May 16, 2016, provided their member has registered an Authorized AHP User in eAdvantage. All Bank members and AHP Participants are strongly encouraged to register via these online systems well in advance of the AHP application deadline to allow sufficient time to properly develop and assemble the application.

# Glossary

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## AHP Participant

A representative of an AHP Project Sponsor or a consultant registered as an AHP Online User.

## Authorized AHP User (Member Contact)

A Member Contact is an employee of the Member who is assigned by the Member's eAdvantage User Administrator to have AHP Online access allowing the Authorized AHP User to complete and "Member Approve" AHP applications.

## eAdvantage

The Member's exclusive integrated reporting system to the Bank. This system contains real-time reporting, point-in-time Statement reporting, and transaction functions. This system will be used by the Member to establish an AHP Authorized User, and it can provide the member access to the AHP Online application.

## Input Contact

An employee or representative of the Project Sponsor, or a consultant or representative of another organization working with the Project Sponsor, who may complete an AHP application. The Input Contact may initiate and complete an AHP application but is unable to edit contact screens or Sponsor Approve an AHP application. AHP Online allows at most three (3) Input Contacts for any application.

Consultants and representatives of non-sponsor organizations should always be identified as an Input Contact. An individual may be identified as an Input Contact for multiple applications.

## Member

The FHLB member institution identified as the member sponsor and contact. The Member participates in and supports the application for an AHP project by a Project Sponsor. For an application to be complete it must be approved by the Member's AHP Authorized User.

## Lead Sponsor Contact

The Lead Sponsor Contact is an employee of the Project Sponsor organization, or of an entity that wholly owns and/or controls the Project Sponsor organization, who has the knowledge and authority to respond to inquiries and make decisions related to this application and project. At least one (1) and at most two (2) Lead Sponsor Contacts from the same organization must be assigned for each application.

## Project Sponsor (aka Sponsor)

The Project Sponsor is the organization responsible for and conducting the AHP project. Sponsors that are a nonprofit organization, a state or political subdivision of a state, a state housing agency, a local housing authority, a Native American Tribe, an Alaskan Native Village, or the government entity for Native Hawaiian Home Lands are considered in awarding points. Other entities, including for-profits, may sponsor an application and receive AHP funding but cannot receive points for such sponsorship.

**The Bank does not recognize co-sponsors.**

# eAdvantage User Administrators

 eAdvantage

This is a secured site for customers of the Federal Home Loan Bank of Des Moines.

User ID

Password

[Login](#)

[Forgot your password?](#)  
[Signup for eAdvantage](#)  
[Frequently Asked Questions](#)  
[Remove or Add a User Administrator](#)

For optimum performance, the Bank recommends the use of Internet Explorer 8.0 or higher.

[Terms and Conditions of Use](#) [Privacy Policy](#) [Disclaimer](#) [Return to Public Site](#)

## What is an eAdvantage User Administrator?

The Bank has assigned a maximum of two eAdvantage User Administrators for each member institution using eAdvantage. User Administrators are responsible for the setup, modification, deletion, and password resets for accounts within eAdvantage. The eAdvantage User Administrators are responsible for assigning Authorized AHP Users for AHP Online and establishing a User ID and Password for that person or persons to access that system. Instruction will be provided the eAdvantage User Administrator in the eAdvantage system. .

If you require assistance setting up an eAdvantage User Administrator, please contact the Service Desk at 800-544-3452, ext. 1029, or email [ServiceDesk@fhlbdm.com](mailto:ServiceDesk@fhlbdm.com).

# Authorized AHP Users

## Registering an Authorized AHP User

The screenshot shows the FHLB Des Moines website interface. At the top left is the FHLB Des Moines logo. The top navigation bar includes links for Home, Account Balances, Account Profile, Advances, Collateral, Capital Stock, Safekeeping-Pldg, Deposit Accounts, Statements, and Cust. Select. The main header displays "1978 - Test State Bank, Des Moines, IA" and a "Logout" link. Below the header, there is a section for "URGENT MESSAGES:" which states "There are no urgent messages at this time." To the right, there is a list of links under the heading "Confirmations & Notifications" (with a sub-note "You have 1 Message. Response may be required."). The link "Admin Administration" is highlighted with a red circle, and a red arrow points to the "Affordable Housing Program (AHP) Online" link. Other links in the list include Advance Rates, Authorized Personnel Form, Balance Confirmations, Cut-off Statements, Collateral Pledge, Safekeeping/Third Party Pledging Forms, Wire Transfer Forms, Fee Schedule, Contact Us!, Guide to eAdvantage, User Administration Guide, Frequently Asked Questions (FAQ), Install Trusted Root CA, Certificate Enrollment Procedures, MPF Forms & Application, eMPF Website, and Educational Resources. At the bottom right of the list is a "Back to Top" link. The footer contains "Terms and Conditions of Use", "Privacy Policy", "Disclaimer", and "FHLB Website", along with technical assistance contact information: "For technical assistance, call 1-800-544-3452, ext. 1029" and "helpdesk@fhlbdm.com".

The eAdvantage User Administrator should follow the instruction found in the “Guide to eAdvantage”. The Guide is found on the eAdvantage home page for User Administrators.

The eAdvantage home page will also include a link to the AHP Online system. If the eAdvantage User Administrator is assigned as the AHP User Administrator, they may access AHP Online through a link in eAdvantage. Otherwise, the AHP User Administrator can access AHP Online at <https://ahp.fhlbdm.com>. They may access the site at that address or on the Bank website at [www.fhlbdm.com](http://www.fhlbdm.com). See [Affordable Housing Products - Competitive Affordable Housing Program – Applications and Resources](#)

# Authorized AHP Users

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## How a Member Approves an AHP Application

Authorized AHP Users will receive automated email communication at various stages throughout the application process.

- 1) When an application is initiated by an AHP Participant.
- 2) When an application becomes *Sponsor Approved*.
- 3) When an application becomes *Member Approved*.
- 4) If at any time an application contact person, either the AHP Participant or a member's AHP User, changes.

The next few pages describe the process of how a member may *approve* an AHP Application in AHP Online.

# Authorized AHP Users

## How a Member Approves an AHP Application

 **AHP Online**

This is a secured site for Federal Home Loan Bank of Des Moines Affordable Housing Program participants

User ID

Password

**Login**

**Grant Applicants**  
Create a User ID\*  
Forgot your User ID?  
Forgot your password?

**FHLB Des Moines Members**  
Forgot your password?  
Need access to AHP Online?

\*If you have previously created a User ID, please log in using that User ID.  
Do not create a new User ID for each Funding Round.

If it has been more than 90 days since you last logged in, your account is currently locked due to inactivity.  
Call the FHLB Des Moines Service Desk at 800.544.3452, ext. 1029 to unlock your account.

AHP Online hours: 6:30 AM to Midnight CST.

For optimum performance, the Bank recommends the use of Internet Explorer 8.0 or higher.

If you have questions, please contact the FHLB Des Moines Community Investment Department at 800.544.3452, ext. 1173.

After the member's Authorized AHP User receives an email advising that a sponsor has completed and approved an application they will need to access AHP Online to member approve the application. They may access the AHP Online system in two ways:

- 1) At [www.fhlbdm.com](http://www.fhlbdm.com). See Affordable Housing Products - Competitive Affordable Housing Program – Applications and Resources. This method should be used by any Authorized AHP User who has “AHP Only” authorization (i.e. they are not given permissions to other areas of eAdvantage).
- 2) Via eAdvantage by clicking the AHP Online link found in the home page. This will only be visible to eAdvantage users with both eAdvantage and AHP authorization.

## How a Member Approves an AHP Application

| LogoutCurrent as of April 3, 2015 at 1:02 PM CDT

[Home](#) | [eAdvantage](#) | [Messages \(0\)](#) | [Guides/Info](#)

[My Applications](#)[My Projects](#)

### My Applications

| Application Number                | Application Name                | Status           |
|-----------------------------------|---------------------------------|------------------|
| <b>Current/Last Round - 2015A</b> |                                 |                  |
| 10000035                          | HO Sponsor New Con              | Pending          |
| 10000048                          | Sponosr Driven New Construction | Pending          |
| 10000034                          | Rental New Con                  | Pending          |
| 10000044                          | Owner Rehab by Consumer         | Sponsor Approved |
| 10000041                          | Consumer driven down payment    | Sponsor Approved |
| 10000042                          | Rural #2                        | Pending          |
|                                   |                                 |                  |
|                                   |                                 |                  |
|                                   |                                 |                  |
|                                   |                                 |                  |
|                                   |                                 |                  |
|                                   |                                 |                  |
|                                   |                                 |                  |

**Funding Round Information**  
Application Deadline: June 30, 2015, at 4:30 p.m. CT.

If you have any questions regarding the AHP program, please contact us at 800-544-3452 ext-1173.

**Hours of Operation**  
AHP Online system hours are from 6:30 a.m. to midnight CT.

Community Investment hours of operation are from 8:00 a.m. to 4:00 p.m. CT, Monday through Friday.

**DSM Implementation Plan**

**Terms Of Use**

All of the applications associated with this member will appear on the Home screen in AHP Online.

Notice the status of each application. The member will only be able to approve applications whose status is *Sponsor Approved*.

The member may view applications in *Pending* status; however, the member may not approve the application until the status is *Sponsor Approved*.

# Authorized AHP Users

## How a Member Approves an AHP Application


| Logout
Current as of April 3, 2015 at 1:21 PM CDT

My Applications | Home | eAdvantage | Messages (0) | Guides/Info

Project Name: Consumer driven down payment  
Application Number: 10000041

Application
General Information
Scoring
Feasibility

### Application Home

**Application Status** Sponsor Approved

**Funding Round** 2015A

**Round Deadline** 06/30/2015

| Status Change Details |                  |             |              |
|-----------------------|------------------|-------------|--------------|
| From Status           | To Status        | Changed By  | Changed Date |
| Pending               | Sponsor Approved | rbloxham629 | 04/03/2015   |

**DSM Implementation Plan**

**Need Help?**  
Contact the Community Investment at 800-544-3452 ext-1173.

**AHP Application**  
It is recommended that you print the application for your records after the application has been approved by the sponsor.

 [Print Application](#)

**Application Attachments**

| Description  | Status |
|--|--------|
| <b>General Information</b>                             |        |
| Application Details : Application Information          | ✓      |
| Application Details : Site Information                 | ✓      |
| Application Details : Site Parcel                      | ✓      |
| Application Details : Fair Housing                     | ✓      |
| Application Details : Subsidy Amount and Uses of Funds | ✓      |
| Member Involvement : Member Policy                     | ✗      |
| Member Involvement : Member Service                    | ✗      |
| <b>Scoring</b>   |        |
| Donated Property : Donation/Discount Information       | ✓      |

The member's Authorized AHP User (Member Contact) opens the *Sponsor Approved* application and completes the two Member Involvement information screens.

Click on Member Involvement: Member Policy or Member Involvement: Member Service to complete the member screens.

# Authorized AHP Users

## How a Member Approves an AHP Application

The screenshot shows a web application interface for 'Member Involvement Information'. At the top, there are navigation tabs: 'Application', 'General Information', 'Scoring', and 'Feasibility'. Below these is a sub-header 'Member Involvement Information' with a help icon. Two tabs are visible: 'Member Policy' (selected) and 'Member Services'. The form contains several fields and questions:

- Question: 'Does the member have a mortgage or lien on the property?' with radio buttons for 'Yes' (selected) and 'No'.
- Fields: 'Loan Amount', 'Appraisal Value', 'Interest Rate', 'Date of Appraisal' (with a calendar icon), 'Term (in months)', 'Sale Price', 'Amortization Term (in months)', and 'Sale Date' (with a calendar icon).
- Question: 'Does the member have any past or present financial or ownership interest in the project?' with radio buttons for 'Yes' (selected) and 'No'.
- Text area: 'Describe the interest' with a character count: 'You have 3000 characters remaining for your description.'

At the bottom, there are instructions: '\* Required to save the page' and 'Required before Member Approval'. A warning box states: 'To submit your changes please click Save before exiting this page.' Below this are 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are also present.

The Member Contact must complete the required fields before the Member Policy screen can be saved.

Even if the Member Contact answers *No* to both questions, they must click on **Save** to complete the screen.

A green check mark should appear on the screen to verify it is complete and saved.

# Authorized AHP Users

## How a Member Approves an AHP Application

The screenshot shows a web application interface with a navigation bar at the top containing 'Application', 'General Information', 'Scoring', and 'Feasibility'. Below this is a section titled 'Member Involvement Information' with a help icon. Two tabs are visible: 'Member Policy' and 'Member Services', with 'Member Services' being the active tab. The main content area contains a question: 'Will the Member provide any services to the project?' with radio buttons for 'Yes' (selected) and 'No'. Below the question is a text area labeled 'Describe Services Provided' with a character count: 'You have 3000 characters remaining for your description.' There are two input fields: 'Fee Charged' and 'Estimated market value of services'. At the bottom of the form, there are two asterisks indicating required fields: '\* Required to save the page' and '\* Required before Member Approval'. A red-bordered box contains the instruction: 'To submit your changes please click Save before exiting this page.' Below this are 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are located at the bottom left and right of the form respectively.

The Member Contact must complete the required fields before the Member Services screen can be saved.

Even if the Member Contact answers *No* to the

question, they must click on **Save** to complete the screen.

A green check mark should appear on the screen to verify it is complete and saved.

# Authorized AHP Users

## How a Member Approves an AHP Application

The screenshot shows the FHLB Des Moines AHP application interface. At the top, there is a navigation bar with 'Logout' and 'Current as of April 3, 2015 at 3:32 PM CD'. Below this, there are links for 'My Applications | Home | eAdvantage | Messages (0) | Guides/Inf'. The main content area is divided into sections: 'Application' (selected), 'General Information', 'Scoring', and 'Feasibility'. Under 'Application', there are links for 'Home' and 'Member Approval'. The 'Member Approval' section shows the application status as 'Member Approved', funding round as '2015A', and round deadline as '06/30/2015'. A 'Status Change Details' table shows a transition from 'Pending' to 'Sponsor Approved' by user 'rbloxham629' on '04/03/2015'. Below this is a table with 'Description' and 'Status' columns, listing various application details with green checkmarks. The sidebar on the right contains links for 'DSM Implementation Plan', 'Need Help?', 'AHP Application', 'Print Application', and 'Application Attachments'.

| From Status | To Status        | Changed By  | Changed Date |
|-------------|------------------|-------------|--------------|
| Pending     | Sponsor Approved | rbloxham629 | 04/03/2015   |

| Description  | Status |
|--|--------|
| General Information                                    |        |
| Application Details : Application Information          | ✓      |
| Application Details : Site Information                 | ✓      |
| Application Details : Site Parcel                      | ✓      |
| Application Details : Fair Housing                     | ✓      |
| Application Details : Subsidy Amount and Uses of Funds | ✓      |
| Member Involvement : Member Policy                     | ✓      |
| Member Involvement : Member Service                    | ✓      |

Once both the Member Policy and Member Services screens are complete and have a green check mark, the Member Contact should review the completed AHP application.

The Member Contact may do so by clicking on *Application*

> *Home* in the top-left corner. From the Application Home screen, click on the first link under *Description* and use the *Previous* and *Next* buttons to navigate through the application screens.

The member may view the individual screens in the application. In addition, the member may print the application and all the application attachments from the links in the right-hand sidebar.

After the member has reviewed and printed the application and attachments, they can complete the approval process.

To Member Approve, the Member Contact should begin by choosing *Member Approval* in the top-left corner of the Application Home screen.

## How a Member Approves an AHP Application

| LogoutCurrent as of April 3, 2015 at 2:58 PM CDT  
My Applications | Home | eAdvantage | Messages (0) | Guides/Info  
Project Name: Consumer driven down payment  
Application Number: 10000041

|             |                     |         |             |
|-------------|---------------------|---------|-------------|
| Application | General Information | Scoring | Feasibility |
|-------------|---------------------|---------|-------------|

### Member Approval

Current Status Sponsor Approved

The application is complete. There are no issues found.

The AHP subsidy will only be used for the purposes specified in the approved application and in accordance with the federal regulations governing the operation of the Affordable Housing Program (the "AHP Regulations"). The subsidy received for this project will not be used for arbitrage purposes, or for any other purpose prohibited by the AHP Regulations. The project will comply with the requirements of all applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Architectural Barriers Act of 1969, and the Americans with Disabilities Act of 1990.

Owner-occupied projects are subject to a five- (5) year retention period; rental projects are subject to a fifteen- (15) year retention period. The Federal Home Loan Bank of Des Moines ("FHLBDM") member approving this application (the "Member") will ensure that the rental project, or each of the Affordable Housing Program ("AHP") assisted units of an owner-occupied project, is subject to a legally enforceable security instrument that (1) incorporates the requirements of the AHP Regulations, (2) is enforceable under applicable law, (3) is in proper form for recording under applicable law, and (4) is properly recorded.

The Member will be bound by the commitments made in the application and will build and/or operate the project consistent with the commitments made in the application, or in a modification request approved by the FHLBDM in its sole discretion. Any material changes to the information provided in the approved application will be reported to the FHLBDM. Throughout the retention period, the Member will monitor the project in accordance with AHP Regulations and FHLBDM policies, and will maintain and submit documentation, reports, and certifications required to demonstrate proper use of the AHP subsidy and compliance with application commitments.

In the event that the project as described in the application fails to meet its specified commitments, or otherwise falls out of compliance with the AHP Regulations, the proceeds of a funded AHP subsidy will be recaptured and the unused or improperly used subsidy will be returned to the FHLBDM.

Funding for this project is made available through a financial commitment from the FHLBDM. If this application is approved, the Member agrees that the name of the FHLBDM will be prominently displayed in all promotional materials related to ground breakings, dedications, and all other media events, including, but not limited to, news releases, site signage, etc. The Member further agrees to notify the FHLBDM of all of the aforementioned events.

The Member certifies that the information provided in this application is true, complete, and accurate, and that it will be bound by the commitments made in the application. The Member acknowledges that any misrepresentations or false or fictitious statements made in the application, which are used by the FHLBDM to award an AHP subsidy, as well as any material changes to the application that are not communicated to the FHLBDM, may result in the withdrawal or required repayment of the awarded AHP subsidy. The Member represents and warrants that it has the full corporate power and authority, and has received all corporate and governmental authorizations and approvals as may be required, to enter into and perform its obligations under this application.

The person representing the Member by approving this application is duly authorized by the Member to make such representations and commitments as presented in this application.

 [Print Application](#)  
[Application Attachments](#)

**Important!** After clicking the "Approve" button the application status will change to "Member Approved". You will not be able to modify the application after the status change.

### To Approve

Once the member is ready to approve, the following steps must be taken:

Read the AHP certification;

Check the box indicating that the certification has been understood and read; and

Click on *Approve* at the bottom of the screen.

### To Reject

If the member would like to reject the application and have the sponsor make changes, the Member Contact should click on *Reject*.

### To Save

To save a copy of the application as submitted, the Member Contact should click on *Print Application* and save to a location of his or her choosing. The application will save as a PDF.

# Authorized AHP Users

## How a Member Approves an AHP Application

The screenshot shows the FHLB Des Moines AHP application interface. At the top left is the FHLB Des Moines logo. To the right, there is a 'Logout' link and the current date and time: 'Current as of April 3, 2015 at 2:59 PM CDT'. Below this, there are navigation links: 'My Applications | Home | eAdvantage | Messages (0) | Guides/Info'. The project name is 'Consumer driven down payment' and the application number is '10000041'. A navigation bar contains 'Application', 'General Information', 'Scoring', and 'Feasibility'. The main heading is 'Member Approval'. Under 'Information', a message states: 'Your application is now Member Approved. Thank you for participating in the AHP program.' Below this, the 'Current Status' is 'Member Approved' and a message says: 'The application is complete. There are no issues found.' There is a 'Print Application' link and 'Application Attachments'. A 'Refresh' button is located at the bottom right of the page.

Once the application's status is *Member Approved*, the AHP Participant and the Member Contact are unable to edit the application.

At this point, the application is submitted to the FHLB Des Moines for review.

The member and sponsor are notified via email that the application's status has changed to *Member Approved*.

# Appendix

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## Members Accessing AHP Online Through eAdvantage

- 1) Members may participate in the competitive AHP round through AHP Online via eAdvantage or directly at <https://ahp.fhlbdm.com>.
- 2) The member creates an eAdvantage User Administrator (if one has not already been assigned).
- 3) The eAdvantage User Administrator assigns Authorized AHP Users in eAdvantage.

## AHP Participants Accessing AHP Online

AHP Participants may access AHP Online by clicking on the following URL, or copying and pasting it into their browser: <https://ahp.fhlbdm.com>. AHP Online can also be accessed via a link on the Bank's public website at [www.fhlbdm.com](http://www.fhlbdm.com). See [Affordable Housing Products - Competitive Affordable Housing Program – Applications and Resources](#).

The AHP Online hours are between 6:30 a.m. and midnight CT every day, including weekends and holidays. The Bank reserves the right to modify hours of operation and/or interrupt service at any time without prior notice to its customers if business or technology dictates the disruption. AHP Online is programmed with AHP Participants' protection in mind and will automatically log the user out if the page has been inactive for 30 minutes. For assistance in accessing AHP Online via eAdvantage, members may call the Service Desk at 800-544-3452, ext. 1029.

## AHP Participant Authorization Recertification for Sponsors

The Member and Sponsor Contacts are responsible for recertifying the AHP Participant(s) associated with their respective organizations on an annual basis. To recertify, log in to AHP Online and confirm that the listed users are in the General Information section on the Sponsor and Member Information screen. The screen will list all contacts associated with an organization that are approved and authorized for access to the applications and/or projects with which they are associated. Updates to Authorized AHP Users, profiles, and project contacts may be made at any time throughout the year.

# Appendix

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## AHP Online Minimum Supported System Requirements

The following minimum supported system requirements are necessary to access and use AHP Online. If these requirements are not met, users may not be able to log in to the site or access all of the functionality that their role would otherwise allow:

- Browser Recommendation: Internet Explorer® 10.0–11.0.
- Operating system: Microsoft® Windows XP® (Service Pack 2 recommended), or Microsoft® Windows Vista® (with the latest service pack).
- Display: a recommended monitor display setting of 1024 x 768.
- Other software, such as Adobe® Acrobat®/Reader® 9 or 10, to view and print Portable Document Format (PDF) files.
- Microsoft® Excel® Viewer 2007 or above to download Excel spreadsheets.
- Recommended: Adobe® Flash® Player to view Flash demonstrations.

## Privacy Policy

In order to assist members of the Federal Home Loan Bank of Des Moines (the “Bank”) with their required regulatory compliance, the following guidelines are adopted to address the privacy of confidential information which is received by the Bank from or on behalf of members or customers of the Bank (the “Members”):

With respect to nonpublic personal information (as that term is defined in the Gramm-Leach-Bliley Act) received by the Bank from or on behalf of Members, appropriate administrative, technical, and physical safeguards have been instituted to:

- Maintain the security and confidentiality of such information;
- Protect against anticipated threats or hazards to the security or integrity of such information; and
- Protect against unauthorized access to or use of such information.

No nonpublic personal information which is received from or on behalf of a Member is used by the Bank or disclosed to third parties, other than uses and disclosures which are permitted by statutory or regulatory exceptions.

Third parties engaged by the Bank who have access to nonpublic personal information received from or on behalf of Members are required:

- To comply with all applicable privacy laws;
- To institute administrative, technical, and physical safeguards which are consistent with those outlined in paragraph 1 above;
- To limit their use of nonpublic personal information to the purpose(s) for which it was provided to them; and
- To release nonpublic personal information only as permitted by statutory or regulatory exceptions.

