

# Test Your Liquidity Line

Confidently demonstrate access to FHLB Des Moines liquidity and ensure your operational procedures are comprehensive by regularly testing advance transactions material to your institution.



## COMPLETING AN ADVANCE TRANSACTION

Testing is a great way to familiarize your personnel with eAdvantage, our secure, online member site for viewing statements, balances and accessing FHLB Des Moines products.

### 1 Confirm or set up users and permissions

- Ensure appropriate individuals have the correct authorization enabled to perform advance transactions and wire transfers
- eAdvantage users are established and granted login access by your institution's authorized users
- Confirm authorized users have enabled two-factor authentication on their mobile device or personal computer

Contact member services at [memberservices@fhlbdm.com](mailto:memberservices@fhlbdm.com), 800.544.3452 ext 2200 for user authorization assistance



### BEST PRACTICES



Designate different authorized individuals who can request an advance.



Review remaining collateral capacity within your collateral summary. Pledge additional collateral as needed.

### 2 Execute an advance transaction

- Authorized individuals can execute an advance by accessing eAdvantage, or by calling or emailing the FHLB Des Moines Money Desk
- Step-by-step instructions for an Advance Transaction are available in the "Guide to eAdvantage" in the grey box under "Links" section on your eAdvantage home page

Note: Your Demand Account will be debited for the 4.5% activity stock purchase requirement at the end of the business day.



### BEST PRACTICES



Request a material amount to a substantial portion of the capacity available through your FHLB Des Moines credit line.



Borrow at different times such as late-day (before 4:30 pm CT), over month end or quarter end.

### 3 Create a wire transaction to complete the transfer of funds

- Complete a wire transfer to the Federal Reserve or your correspondent bank to ensure funds can be moved for operational purposes
- Wire transfers submitted in eAdvantage require two authorized users for verification purposes



### BEST PRACTICES



If you have completed your Delivery of Advance Proceeds form, you can automatically wire funds to your Fed or Correspondent Bank account.

### 4 Finalize your test

- Complete the repayment of your Daily Reset advance on eAdvantage or by calling the Money Desk the following business day. For any other advances selected these will automatically mature and debit from your demand account on their maturity date.
- Document the liquidity test as part of your contingency funding plan



### BEST PRACTICES



Complete a test on a term basis and repay the advance a day or two later.

## REQUESTING AN ADVANCE

**Term Advances:** 9:00 AM - 3:30 PM CT\*

**Daily Reset:** 9:00 AM - 4:30 PM CT

**Wire Transfers:** 8:00 AM - 4:30 PM CT

**eAdvantage online:** <https://ebus.fhlbdm.com/>

**Money Desk:** Toll Free - 800.544.3452, ext 2122

[moneydesk@fhlbdm.com](mailto:moneydesk@fhlbdm.com)

\*Term Advances available through 4:30 PM CT on eAdvantage

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