

FHLB Des Moines Privacy Notice

Last Updated: March 30, 2026

Federal Home Loan Bank of Des Moines (“**FHLB Des Moines**,” “**we**,” “**us**,” or “**our**”) respects your privacy. This Privacy Notice (“**Notice**”) describes the processing of Personal Information (defined below) that is provided, collected, or disclosed while providing our products or services to you (“**Services**”) and on the websites, applications, and online platforms that link to this Notice (collectively, “**Site**”), including when you apply for a job with us. It also describes rights you may have under applicable laws. Please read this Notice carefully to understand our policies and practices regarding your Personal Information and how we will treat it.

Personal Information We Collect

We collect several categories of Personal Information from and about users of our Site and Services. “**Personal Information**” means information that uniquely identifies, relates to, describes, or is reasonably capable of being associated with or linked to you. The categories of Personal Information we collect may include:

- *Contact Information* – If you submit an inquiry, register for an account, or provide information on or through our Site or Services, we may collect your contact information including your name, mailing address, email address, and phone number.
- *Account Information* – If you establish an account through the Services, we may collect your username and password and any other information that you add to your account profile
- *Commercial Information* – If you submit an inquiry, or provide information on our Site, we may collect information related to the Services you have shown interest in.
- *Usage Information* – When you use our Site, we may automatically record information, including your Internet Protocol address (IP Address), geolocation of your device, browser type, referring URLs (e.g., the website you visited before coming to our Site), domain names associated with your internet service provider, and any other information regarding your interaction with our Site.
- *Employment Information* – If you apply for employment with us, we will collect Personal Information related to your potential employment, including your education and employment history, address and contact information, demographic information, and any other information included in your resume or application.
- *Communication Information* – We may collect Personal Information contained within your communications with us via email, chat functionality, social media, telephone, or otherwise, and in certain cases we may use third-party service providers to do so. Where permitted by applicable law, we may collect and maintain records of calls and chats with our agents, representatives, or employees via message, chat, post, or similar functionality.

How We Collect Personal Information

- *Directly From You* – We collect Personal Information that you provide to us directly, for example, if you choose to contact us, request information from us, sign up to receive updates, or otherwise utilize our Site or Services.

- *From Third Parties* – We may collect Personal Information from third parties, including but not limited to business partners, advertising networks, social networks, data analytics providers, mobile device providers, Internet or mobile service providers, recruiters and job application portals, and background check providers.
- *Through Online Tracking Technologies* – We use cookies and similar technologies to collect Personal Information automatically as you navigate our Site. For additional information regarding our use of these technologies, see the *Cookies and Tracking Technologies* section below.

How We Use Personal Information

To the extent permitted by applicable law, we use Personal Information:

- *To provide and personalize our Site and Services*, such as providing and personalizing our Services, processing payments, providing customer service, maintaining or servicing accounts, verifying customer information, creating and maintaining business records, verifying eligibility, and undertaking or providing similar services.
- *To optimize, improve, and maintain our Services*, including understanding how users interact with our Services, gauging user interest in certain Services or Site functionality, and troubleshooting problems.
- *For internal research and development*, such as testing, verifying, and improving the quality of our Services or developing new ones.
- *For marketing and advertising*, including using your information to send you messages, notices, newsletters, surveys, promotions, or event invitations about our own or third parties' goods and services that may be of interest to you. We also use Personal Information to conduct interest-based advertising as discussed in the *Cookies and Other Tracking Technologies* section below.
- *For communicating with you*, such as responding to your questions and comments or notifying you of changes to our Site or Services.
- *For legal, security, or safety reasons*, such as protecting our and our users' safety, property, or rights; complying with legal requirements; enforcing our terms, conditions, and policies; detecting, preventing, and responding to security incidents; and protecting against malicious, deceptive, fraudulent, or illegal activity.
- *As part of a corporate transaction*, such as in connection with the sale of part or all of our assets or business, the acquisition of part or all of another business or another business' assets, or another corporate transaction, including bankruptcy.
- *To fulfill any other purpose for which you provide it*, including purposes described when you provide the information or give your consent.

If you are applying for employment with us, we also use Personal Information to process your job application, to verify the information you have provided in your application, conduct interviews, perform background and reference checks, to communicate with you and answer your questions, to confirm your

eligibility for employment, and improve our recruiting processes. We may also save your Personal Information for future employment opportunities with us.

How We Disclose Personal Information

We may disclose your Personal Information with your consent or in the following circumstances:

- *Affiliates and Subsidiaries* – We may share Personal Information within our family of companies for their and our business and marketing purposes, including providing you with information about the Services we think may be of interest to you.
- *Service Providers* – We disclose your Personal Information with the service providers that we use to support our business, including but not limited to, data analytics providers, website hosting providers, and other technology providers. If you are applying for a job with us, this may include service providers such as background check providers and human resource providers.
- *Business Partners* – We may disclose Personal Information with trusted business partners. For example, we may disclose your Personal Information with a company whose products or services we think may be of interest to you or who we co-sponsor a promotion or service with.
- *Ad Tech Companies and Other Providers* – We may share or make available limited Personal Information (such as a mobile device identifiers) with ad tech companies and other online service providers. When we share your Personal Information in this context, we follow applicable legal requirements, which may require that we provide opt-out rights or other individual rights.
- *Legal Obligation or Safety Reasons* – We may disclose Personal Information to a third party when we have a good faith belief that such disclosure of Personal Information is reasonably necessary to (a) satisfy or comply with any requirement of law, regulation, legal process, or enforceable governmental request, (b) enforce or investigate a potential violation of any agreement you have with us, (c) detect, prevent, or otherwise respond to fraud, security or technical concerns, (d) support auditing and compliance functions, or (e) protect the rights, property, or safety of FHLB Des Moines, its employees and clients, or the public against harm.
- *Merger or Change of Control* – We may disclose Personal Information to third parties as necessary if we are involved in a merger, acquisition, or any other transaction involving a change of control in our business, including but not limited to, a bankruptcy or similar proceeding. Where legally required, we will give you notice prior to such disclosure.
- *Other* – We may disclose Personal Information to third parties when explicitly requested by or consented to by you, or for the purposes for which you disclosed the Personal Information to us as indicated at the time and point of the disclosure (or as was obvious at the time and point of disclosure).

We may also disclose aggregated information about our users, and information that does not identify any individual, without restriction.

Cookies and Other Tracking Technologies

We and our service providers may use cookies and similar technologies to collect usage and browser information about how you use our Site. The technologies we use for this automatic data collection may include cookies and web beacons that permit us to verify system and server integrity and generate statistics

around the popularity of certain content. We process the information collected through such technologies, which may include or be combined with Personal Information, to help operate certain features of our Site, to enhance your experience through personalization, and to help us better understand the features of our Site that you and other users are most interested in.

Website Delivery and Appearance – We may use third party providers to enable certain customer interaction opportunities, content delivery (like audio or video), or other service capabilities. Examples include, but are not limited to, the following functionality:

- **Content Delivery:** We partner with service providers to host our Site and deliver specific content in support of our Services. For example, we use Google Fonts on our Site. For more information about how Google collects and uses your data, visit [Google's Privacy Policy](#). We also partner with companies like YouTube and Vimeo to deliver specific content delivery like audio and video. For more information about how YouTube collects and uses your data, visit [Google's Privacy Policy](#).
- **Customer Interaction:** We enhance our customer interactions by offering features like Google Maps to help locate our offices. Please see [Google Maps/Google Earth Terms of Service](#) and [Google's Privacy Policy](#) for more information on how that feature operates.

Website Analytics – We use analytics services, that use cookies and other technologies that collect your Personal Information, to assist us with analyzing our Site traffic and site usage to optimize, maintain, and secure our Site and inform subsequent business decisions (including, e.g., advertising). These include, but are not limited to, the following third-party services:

- **Google Analytics:** To learn more about how Google uses data, visit [Google's Privacy Policy](#) and Google's page on "[How Google uses data from sites or apps that use our services.](#)" You may download the [Google Analytics Opt-out Browser Add-on](#) for each web browser you use, but this does not prevent the use of other analytics tools. To learn more about Google Analytics cookies, visit [Google Analytics Cookie Usage on Websites](#).
- **Meta, LinkedIn, and X Pixels:** We use Meta, LinkedIn, and X pixels to track user activity on our Site and improve downstream offerings, including interest-based advertising for our services and those of our partners and service providers.

Interest-Based Advertising – We may also allow or enable third parties to collect Personal Information to provide their interest-based advertising on behalf of our products and services, or their own. Interest-based advertising occurs when advertisements are shown to you based on information collected from your online interactions over time and across multiple websites, devices, or online services that you visit or use. Some companies may engage in cross-context behavioral advertising to predict your preferences and show you advertisements that are most likely to be of interest or relevant to you. We do not control these third parties' collection or use of your information for these purposes, or the opt-out options they may individually offer you via their terms, conditions, and privacy policies. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. Examples of the third-party service providers we engage to serve interest-based advertisements include Google Ads (including Google Marketing Platform), Meta Ads (including Meta Pixels and Facebook Custom Audience), LinkedIn marketing solutions (including LinkedIn Ads and Analytics), X marketing solutions (including X Advertising, X Conversion Tracking, and X Analytics).

Cookie Choices – To manage your preferences with respect to these technologies, you can:

- Visit our cookie management platform, or customize your browser settings to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable certain cookies, please note that some parts of our Site may not function properly. These settings may be lost and require reconfiguration if you delete your cookies.
- Block the collection and use of your information by online platforms and ad tech companies for the purpose of serving interest-based advertising by visiting the opt out pages of the self-regulatory programs of which those companies are members: [National Advertising Initiative](#) and [Digital Advertising Alliance](#). Please note that even if you opt out of interest-based advertising, you may still see “contextual” ads which are based on the context of what you are looking at on the websites and pages you visit.
- Review and execute any provider-specific instructions to customize your preferences or opt-out of certain processing, including interest-based advertising, by third party service providers. For example, to opt-out of this type of advertising by Google, customize your ad preferences, or limit Google’s collection or use of your data, visit [Google’s Safety Center](#) and [Google’s Ad Settings](#) and follow [Google’s personalized ad opt-out instructions](#). Meta also offers an [Ad Preferences center](#) to customize your settings, as well as a [Privacy Policy](#) with additional information on how you can exercise your rights.

How Long We Keep Your Personal Information

We retain your information for as long as needed: (i) to conduct business with you; (ii) fulfill the purposes outlined in this policy; and (iii) to comply with our legal obligations, resolve disputes, and enforce any agreements.

Criteria we will use to determine how long to retain your Personal Information include the nature and length of our business relationship with you; our legal rights, obligations, and retention requirements; and if we have an ongoing business purpose for retaining your Personal Information, such as communicating with you about ongoing or prospective Services you requested.

Links to Third-Party Websites

We are not responsible for the practices employed by any websites or services linked to or from our Site, including the information or content contained within them. We encourage you to investigate and ask questions before disclosing Personal Information to third parties, since any Personal Information disclosed will be handled in accordance with the applicable third party’s privacy policy.

In some cases, we offer links to social media platforms (like Facebook, LinkedIn, X, and YouTube) that enable you to easily connect with us or share information on social media. Any content you post via these social media pages is subject to the terms of use and privacy notices for those platforms.

International Use

If you are visiting our Site from outside of the United States, please note that our Site is hosted in the United States. Where permitted by applicable law, we may transfer the personal data we collect about you to the United States and other jurisdictions that may not be deemed to provide the same level of data protection as your home country, as necessary for the purposes set out in this Policy.

How We Protect Personal Information

We have implemented commercially reasonable measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. Unfortunately, the transmission of information via the internet is not completely secure. Despite these efforts to store Personal Information in a secure environment, we cannot guarantee the security of Personal Information during its transmission or its storage on our systems.

Exercising Your Privacy Rights

Depending on where you live, you may have the right to exercise certain controls and choices, such as the ability to access, correct, or delete your Personal Information or opt out of certain processing regarding your Personal Information. If you believe you may have the right to exercise certain controls and choices, please submit a request to privacy@fhldm.com. Please note that we may need to verify your identity before considering a request and that we may deny certain requests, or only fulfill some in part, as permitted or required by law.

To opt out of marketing emails, please email us at privacy@fhldm.com or by following the instructions included in the email or text correspondence. Please note that, even if you unsubscribe from certain correspondence, we may still need to contact you with important transactional or administrative information, as permitted by law.

You will not be discriminated against in any way by virtue of your exercise of the rights listed in this Notice. However, should you withdraw your consent or object to processing of your Personal Information, or if you choose not to provide certain Personal Information, we may be unable to provide some, or all, of our Services to you.

We do not charge a fee to process or respond to your requests unless they are excessive or repetitive. If we determine that a request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request. We may deny certain requests, or only fulfill some in part, as permitted or required by law. If you are not satisfied with the resolution of your request and you are afforded a right to appeal such decision, you will be notified of our appeal process in our response to your request.

Children's Privacy

We do not knowingly collect or solicit any Personal Information from children, as defined under applicable law, without verified written parental consent, and we have no actual knowledge of selling such Personal Information of minors under 16 years of age. If we learn that we have collected Personal Information from a child, we will promptly take steps to delete that information. If you believe we might have any information from or about a child, please contact us at privacy@fhldm.com.

California Residents

California Shine the Light – Under California Civil Code Section 1798.83, individual customers who reside in California and who have an existing business relationship with us may request information about our disclosure of certain categories of Personal Information to third parties for the third parties' direct marketing purposes, if any. To make such a request, please contact us at privacy@fhldm.com. Please be aware that not all information sharing is covered by these California privacy rights requirements and only information on covered sharing will be included in our response. This request may be made no more than once per calendar year.

Changes to this Notice

Please note that we may modify or update this Notice from time to time, so please review it periodically. If we make material changes to how we treat Personal Information, we will notify you according to applicable law. Unless otherwise indicated, any changes to this Notice will apply immediately upon posting to our Site. You are responsible for periodically visiting our Site and this Notice to check for any changes.

Contact Us

If you have any questions about our practices or this Notice, please contact us at privacy@fhldm.com.