



Participating Members

Below is a list of those members who are currently participating in the Down Payment Programs, sorted by state of charter.

If you have any questions, please contact the Down Payment Team by email at DPOne@fhlbdm.com or by calling 800-544-3452, ext. 2400.

Alaska

- Cook Inlet Lending Center, Inc.
- Credit Union 1
- First Bank
- Global Federal Credit Union
- Mt. McKinley Bank
- Northrim Bank
- Spirit of Alaska Federal Credit Union

Hawaii

- Aloha Pacific Federal Credit Union
- Central Pacific Bank
- Finance Factors, Limited
- Kaua'i Federal Credit Union
- Wailuku Federal Credit Union

Idaho

- Bank of Commerce
- Beehive Federal Credit Union
- Capital Educators Federal Credit Union
- D. L. Evans Bank
- First Federal Savings Bank of Twin Falls
- Idaho Central Credit Union
- Potlatch No. 1 Federal Credit Union
- Westmark Credit Union

Iowa

- Advantage Credit Union
- Affinity Credit Union
- AIM Credit Union
- American Bank and Trust Company, National Association
- American Bank, National Association
- American State Bank | Osceola
- American State Bank | Sioux Center
- Ascentra Credit Union
- Ashton State Bank
- Atkins Savings Bank & Trust
- Availa Bank
- BANK
- Bank 1st
- Bank Iowa | West Des Moines
- Bankers Trust Company
- BankIowa
- Bellevue State Bank



Participating Members

- Boone Bank & Trust Co.
- Breda Savings Bank
- Bridge Community Bank
- Capitol View Credit Union
- CBI Bank & Trust
- Cedar Rapids Bank and Trust Company
- Cedar Valley Bank & Trust
- Central Bank | Storm Lake
- Central State Bank | Elkader
- Cherokee State Bank
- Citizens First Bank
- Citizens Savings Bank | Anamosa
- Citizens Savings Bank | Spillville
- Citizens State Bank | Monticello
- Clear Lake Bank and Trust Company
- Clinton National Bank
- Collins Community Credit Union
- Commercial Savings Bank
- Community 1st Credit Union
- Community Bank | Dunlap
- Community Bank and Trust Company
- Community Bank of Oelwein
- Community Choice Credit Union
- Community Savings Bank | Edgewood
- Community State Bank | Ankeny
- Community State Bank | Spencer
- Connection Bank
- Corda Credit Union
- County Bank | Sigourney
- Crawford County Trust & Savings
- CUSB Bank
- Decorah Bank & Trust Company
- Denver Savings Bank
- Dupaco Community Credit Union
- DuTrac Community Credit Union
- Exchange State Bank
- Fairfax State Savings Bank
- Farmers Savings Bank | Fostoria
- Farmers Savings Bank | Marshalltown
- Farmers Savings Bank | Weber
- Farmers State Bank | Marion
- Farmers State Bank | Waterloo
- Farmers Trust & Savings Bank | Buffalo Center
- Farmers Trust & Savings Bank | Earling
- Farmers Trust and Savings Bank | Spencer
- Federation Bank
- Fidelity Bank & Trust
- Financial Plus Credit Union
- First Bank | Waverly
- First Bank | Hampton
- First Citizens Bank



Participating Members

- First Federal Credit Union
- First National Bank of Ames
- First National Bank of Manning
- First Security Bank & Trust Company
- First Security Bank | Mapleton
- First State Bank | Britt
- First State Bank of Lynnville
- Frontier Bank
- GNB Bank
- Greater Iowa Credit Union
- Green Belt Bank & Trust
- GreenState Credit Union
- Heartland Bank
- Heritage Bank | Marion
- Hills Bank and Trust Company
- Home State Bank | Jefferson
- Home Trust & Savings Bank
- Houghton State Bank
- Iowa Falls State Bank
- Iowa Savings Bank
- Iowa State Bank | Des Moines
- Iowa State Bank | Hull
- Iowa State Bank | Sac City
- Iowa State Savings Bank | Creston
- Iowa Trust & Savings Bank | Centerville
- Iowa Trust & Savings Bank | Emmetsburg
- Kerndt Brothers Savings Bank
- Keystone Savings Bank
- Leighton State Bank
- Liberty National Bank
- Lincoln Savings Bank
- Logan State Bank
- Luana Savings Bank
- Malvern Bank
- Manufacturers Bank & Trust Company
- Maquoketa State Bank
- Marion County State Bank
- Mediapolis Savings Bank
- Members Community Credit Union
- Midland Credit Union
- Midstates Bank, National Association
- Midwest Heritage Bank, F.S.B.
- MidWestOne Bank
- Mount Vernon Bank & Trust Company
- Neighborhood Finance Corporation
- New Albin Savings Bank
- Northeast Security Bank
- Northwest Bank
- NSB Bank
- Ohnward Bank & Trust
- PCSB Bank



Participating Members

- Peoples Bank | Clive
- Peoples Bank | Rock Valley
- Peoples Savings Bank
- Pilot Grove Savings Bank
- Pinnacle Bank | Marshalltown
- Premier Bank
- Premier Credit Union
- Primebank
- Quad City Bank and Trust Company
- R.I.A. Federal Credit Union
- Raccoon Valley Bank
- Readlyn Savings Bank
- River Valley Credit Union
- Sanborn Savings Bank
- Security National Bank of Sioux City, Iowa
- Security Savings Bank | Gowrie
- Security State Bank | Radcliffe
- Security State Bank | Sutherland
- Shelby County State Bank
- South Ottumwa Savings Bank
- South Story Bank & Trust
- St. Ansgar State Bank
- State Bank | Spencer
- State Bank | Spirit Lake
- State Bank of Toledo
- State Savings Bank
- Success Bank
- Templeton Savings Bank
- The Family Credit Union
- Tri-Valley Bank
- Two Rivers Bank & Trust Co.
- United Bank & Trust Co.
- United Bank of Iowa | Ida Grove
- Veridian Credit Union
- VisionBank of Iowa | Boone
- Washington State Bank
- Westside State Bank

Minnesota

- 1st United Bank
- Arcadian Bank
- Bank Midwest
- Bank of Elk River
- BankVista
- Blue Cross and Blue Shield of Minnesota
- Bonanza Valley State Bank
- Bremer Bank, National Association
- Citizens Alliance Bank
- Citizens National Bank of Park Rapids
- Community First Bank | Menahga
- CornerStone State Bank



Participating Members

- Deerwood Bank
- Eagle Bank
- Eagle Rock Bank
- ESB Bank
- F&M Community Bank
- FM Bank
- Farmers State Bank of Underwood
- First Bank | Blue Earth
- First Independent Bank | Russell
- First National Bank Minnesota
- First National Bank of Moose Lake
- First National Bank of Osakis
- First Security Bank | Byron
- First State Bank and Trust
- First State Bank of Bigfork
- First State Bank Southwest
- Frandsen Bank and Trust
- Glenwood State Bank
- Granite Bank
- Great River Federal Credit Union
- Grove Bank
- Harvest Bank
- Heritage Bank Minnesota
- Heritage Bank, National Association
- HomeTown Bank
- Ideal Credit Union
- Integrity Bank Plus
- Keen Bank, National Association
- Kensington Bank
- Lake Central Bank
- Leading Edge Credit Union
- MAGNIFI Financial Credit Union
- Merchants Bank, National Association
- Mid Minnesota Federal Credit Union
- Mid-Central National Bank
- Midwest Bank | Detroit Lakes
- Miners National Bank of Eveleth
- Minnesota Lakes Bank
- Minnesota Power Employees Credit Union
- Minnesota Valley Federal Credit Union
- Minnwest Bank
- MY Credit Union
- New Market Bank
- North Shore Bank of Commerce
- Northview Bank
- Northwoods Bank of Minnesota
- Park State Bank
- Profinium, Inc.
- Reliance Bank
- Rushford State Bank
- Security BankUSA



Participating Members

- Security State Bank of Wanamingo
- Sentry Bank
- Sherburne State Bank
- SouthPoint Financial Credit Union
- State Bank of Chandler
- State Bank of Easton
- State Bank of Faribault
- State Bank of New Richland
- Sunrise Banks, National Association
- Think Mutual Bank
- TruStar Federal Credit Union
- TruStone Financial Credit Union
- Two Harbors Federal Credit Union
- United Farmers State Bank
- Vantage Bank
- Welcome State Bank
- Western National Bank | Cass Lake
- Western National Bank | Duluth
- WNB Financial National Association
- Woodlands National Bank
- Worthington Federal Savings Bank

Missouri

- Academy Bank N.A
- Alliance Bank
- Alliant Bank
- Arsenal Credit Union
- Bank of Advance
- Bank of Missouri
- Bank of Monticello
- BTC BANK
- Callaway Bank
- Central Trust Bank
- Citizens Bank | New Haven
- CNB St. Louis Bank
- Commercial Bank
- Community Bank & Trust
- Community Bank of Marshall
- Community First Bank | Butler
- Community State Bank | Shelbina
- CommunityAmerica Credit Union
- County Bank | Brunswick
- Exchange Bank of Missouri
- F&M Bank and Trust Company
- Farmers State Bank | Cameron
- First Bank
- First Federal Bank of Kansas City
- First Midwest Bank of Dexter
- First Midwest Bank of Ozarks
- First Missouri State Bank
- First Missouri State Bank of Cape County



Participating Members

- First State Bank of St. Charles
- First State Community Bank
- Hawthorn Bank
- HNB National Bank
- Holy Rosary Credit Union
- HOMEBANK
- Investors Community Bank
- Legends Bank
- Mazuma Credit Union
- Mid America Bank
- Midwest BankCentre
- Montgomery Bank
- MRV Banks
- Neighbors Credit Union
- Nodaway Valley Bank
- OakStar Bank
- Paramount Bank
- Peoples Community Bank
- Peoples Savings Bank of Rineland
- Regional Missouri Bank
- River Region Credit Union
- Security Bank of Pulaski County
- Seymour Bank
- Southern Bank
- St. Clair County State Bank
- St. Johns Bank & Trust Company
- Sterling Bank
- Stifel Bank & Trust
- Sullivan Bank
- Table Rock Community Bank
- The Bank of Orrick
- Together Credit Union
- Town & Country Bank
- TPNB Bank
- United Bank of Union
- United Credit Union
- United State Bank
- West Plains Bank and Trust Company
- West Plains Savings & Loan Association

Montana

- Bank of the Rockies
- Billings Federal Credit Union
- Clearwater Federal Credit Union
- Eagle Bank | Polson
- First Interstate Bank
- First Montana Bank, Inc.
- Freedom Bank
- Glacier Bank
- Intrepid Credit Union
- Opportunity Bank of Montana



Participating Members

- Rocky Mountain Credit Union
- Stockman Bank of Montana
- Valley Bank of Ronan
- Yellowstone Bank

North Dakota

- Alerus Financial, National Association
- American Federal Bank
- Bell Bank
- Border Bank
- Bravera Bank
- First International Bank & Trust
- First Western Bank & Trust
- Gate City Bank
- Hometown Credit Union
- Security First Bank of North Dakota
- Starion Bank
- VisionBank | Fargo
- Western State Bank

Oregon

- Citizens Bank | Corvallis
- First FS & LA of McMinnville
- Marion and Polk Schools Credit Union
- Oregon State Credit Union
- Pacific NW Federal Credit Union
- People's Bank of Commerce
- Umpqua bank
- Willamette Valley Bank

South Dakota

- American Bank & Trust
- Black Hills Community Bank, N.A.
- CorTrust Bank National Association
- Dacotah Bank
- Dakotaland Federal Credit Union
- First Bank & Trust
- First Dakota National Bank
- First Premier Bank
- Plains Commerce Bank
- Reliabank Dakota
- Rivers Edge Bank
- Security National Bank of South Dakota
- Security Savings Bank
- Service First Federal Credit Union

Utah

- American United Family of Credit Unions, Federal Credit Union
- Bank of Utah
- Cache Valley Bank
- Cyprus Federal Credit Union



Participating Members

- Deseret First Federal Credit Union
- Granite Federal Credit Union
- NeighborWorks Salt Lake
- Security National Life Insurance Company
- State Bank of Southern Utah
- Sunwest Bank
- Utah Community Federal Credit Union
- Wasatch Peaks Credit Union
- Zions Bancorporation, National Association

Washington

- 1st Security Bank of Washington
- Alaska Air Group Federal Credit Union
- Banner Bank
- Boeing Employees' Credit Union
- Canopy Federal Credit Union
- First Fed Bank
- HAPO Community Credit Union
- HomeStreet Bank
- Horizon Credit Union
- Kitsap Bank
- Mountain Pacific Bank
- Peninsula Community Federal Credit Union
- Raymond Federal Bank
- Seattle Metropolitan Credit Union
- Sound Community Bank
- Washington Federal Bank
- Washington Trust Bank
- Whatcom Educational Credit Union
- Yakima Federal Savings & Loan

Wyoming

- Atlantic City Federal Credit Union
- Buffalo Federal Bank
- Central Bank & Trust
- Converse County Bank
- First Federal Bank & Trust
- First National Bank of Gillette
- First Northern Bank of Wyoming
- Hilltop National Bank
- Jonah Bank of Wyoming
- Pinnacle Bank
- Security State Bank
- UniWyo Federal Credit Union
- WyHy Federal Credit Union
- Wyoming Community Bank