



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 Community Investment Department by email at <mailto:communityinvestment@fhlbdm.com> or by calling 800-544-3452, ext. 2400.

Alaska

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

Hawaii

-

Idaho

- Bank of Commerce
- Capital Educators Federal Credit Union
- D. L. Evans Bank
- First FSB of Twin Falls
- Freedom Northwest Credit Union
- Idaho Central Credit Union
- Idaho First Bank
- Idaho Independent Bank
- Pioneer Federal Credit Union
- Potlatch No. 1 Federal Credit Union



Participating Members

Iowa

- Advantage Credit Union
- Affinity Credit Union
- Alliant Credit Union
- American Bank and Trust Company, National Association | Davenport
- American Bank, National Association
- American Savings Bank
- American State Bank | Osceola
- American State Bank | Sioux Center
- American Trust & Savings Bank
- Ascentra Credit Union
- Ashton State Bank
- Atkins Savings Bank & Trust
- Availa Bank
- BANK
- Bank 1st
- Bank Iowa | West Des Moines
- Bank Midwest
- Bankers Trust Company | Des Moines
- BankIowa | Cedar Rapids
- Bellevue State Bank
- Boone Bank & Trust Co.
- Bridge Community Bank
- Capitol View Credit Union
- Casebine Community Credit Union
- CBI Bank & Trust
- Cedar Falls Community Credit Union
- Cedar Rapids Bank and Trust Company
- Central Bank | Storm Lake
- Central State Bank | Elkader
- Central State Bank | State Center
- Cherokee State Bank
- Citizens First Bank | Clinton
- Citizens Savings Bank | Anamosa
- Citizens State Bank | Monticello
- Citizens State Bank | Sheldon
- City State Bank | Norwalk
- Clear Lake Bank and Trust Company
- Clinton National Bank
- Collins Community Credit Union
- Commercial Savings Bank
- Community Bank and Trust Company
- Community Bank of Oelwein
- Community Savings Bank | Edgewood
- Community State Bank | Ankeny
- Community State Bank | Spencer
- Connection Bank
- Crawford County Trust & Savings Bank
- CUSB Bank
- Danville State Savings Bank

Updated April 19, 2019



Participating Members

- Decorah Bank & Trust Company
- Denver Savings Bank
- Dubuque Bank and Trust Co.
- Dupaco Community Credit Union
- DuTrac Community Credit Union
- Employees Credit Union
- Exchange State Bank | Ames
- Exchange State Bank | Springville
- Family Credit Union
- Farmers & Merchants Savings Bank | Iowa City
- Farmers & Merchants Savings Bank | Manchester
- Farmers Savings Bank & Trust | Traer
- Farmers Savings Bank | Fostoria
- Farmers Savings Bank | Marshalltown
- Farmers State Bank | Marion
- Farmers State Bank | Northwood
- Farmers State Bank | Waterloo
- Farmers Trust & Savings Bank | Earling
- Farmers Trust & Savings Bank | Williamsburg
- Farmers Trust and Savings Bank | Buffalo Center
- Farmers Trust and Savings Bank | Spencer
- Federation Bank
- Fidelity Bank & Trust | Dubuque
- FIDELITY BANK | West Des Moines
- Financial Plus Credit Union
- First American Bank | Fort Dodge
- First Bank Hampton
- First Citizens Bank
- First Federal Credit Union
- First National Bank | Waverly
- First National Bank in Creston
- First National Bank in Fairfield
- First National Bank of Manning
- First National Bank of Muscatine
- First Security Bank & Trust Company
- First Security State Bank
- First State Bank | Britt
- First State Bank | Ida Grove
- First State Bank | Lynnville
- First State Bank | Nashua
- First State Bank | Sumner
- First State Bank | Webster City
- First State Bank of Colfax
- First Trust and Savings Bank | Wheatland
- First Whitney Bank and Trust
- GNB Bank
- Greater Iowa Credit Union
- Guthrie County State Bank
- Hardin County Savings Bank
- Heartland Bank

Updated April 19, 2019



Participating Members

- Hiawatha Bank and Trust Company
- Hills Bank and Trust Company
- Home State Bank | Jefferson
- 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 Bank and Trust Company of Fairfield, Iowa
- Iowa State Savings Bank | Creston
- Iowa State Savings Bank | Knoxville
- Iowa Trust & Savings Bank | Emmetsburg
- Iowa Trust and Savings Bank | Centerville
- Keystone Savings Bank
- Kingsley State Bank
- Lee County Bank
- Legacy Bank
- Leighton State Bank
- Liberty Trust & Savings Bank
- Libertyville Savings Bank
- Lincoln Savings Bank
- Linn Area Credit Union
- Logan State Bank
- Luana Savings Bank
- Manufacturers Bank and Trust Company
- Marion County State Bank
- Mediapolis Savings Bank
- MEMBERS 1st Community Credit Union
- Members Community Credit Union
- Metco Credit Union
- Midstates Bank, National Association
- Midwest Heritage Bank, F.S.B.
- Mount Vernon Bank & Trust Company
- Neighborhood Finance Corporation
- Northeast Security Bank
- NorthStar Bank
- Northwest Bank & Trust Company
- Northwest Bank | Spencer
- Northwestern Bank
- NSB Bank
- NXT Bank
- PCSB Bank
- Peoples Bank | Clive
- Peoples Bank | Rock Valley
- Peoples Savings Bank | Elma
- Premier Bank | Dubuque
- Premier Bank | Rock Valley
- Premier Credit Union
- Primebank

Updated April 19, 2019



Participating Members

- Quad City Bank & 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 | Sutherland
- Shelby County State Bank
- South Ottumwa Savings Bank
- South Story Bank & Trust
- St. Ansgar State Bank
- State Bank | New Hampton
- State Bank | Spencer
- State Bank | Spirit Lake
- State Bank of Toledo
- State Savings Bank | West Des Moines
- Success Bank
- Templeton Savings Bank
- Town & Country Credit Union
- Tradesmen Community Credit Union
- Treynor State Bank
- Tri-Valley Bank
- Union State Bank | Winterset
- United Bank & Trust National Association
- United Bank of Iowa | Ida Grove
- United Community Bank | Milford
- Valley Bank & Trust | Mapleton
- Veridian Credit Union
- VisionBank of Iowa | Boone
- Washington State Bank
- WCF Financial Bank
- Westside State Bank
- White State Bank

Minnesota

- 1st United Bank
- Affinity Plus Federal Credit Union
- Bank of Elk River
- BankVista
- BANKWEST
- Bonanza Valley State Bank
- Brainerd Savings & Loan Association, A Federal Association
- Bremer Bank, National Association | Saint Paul
- Building Trades Federal Credit Union
- Central Minnesota Credit Union
- Citizens Alliance Bank
- Citizens Independent Bank
- Citizens National Bank of Park Rapids

Updated April 19, 2019



Participating Members

- Community First Bank | Menahga
- Community Resource Bank
- Eagle Bank
- ESB Bank
- Farmers & Merchants State Bank of Springfield
- Farmers State Bank of Hartland
- Financial Security Bank
- First Bank Blue Earth
- First Financial Bank in Winnebago
- First National Bank Bemidji
- First National Bank Minnesota
- First National Bank North
- First National Bank of Buhl
- First National Bank of Moose Lake
- First National Bank of Northfield
- First National Bank of Waseca
- First Security Bank (Byron)
- First State Bank and Trust | Bayport
- First State Bank of Bigfork
- First State Bank Southwest
- Foresight Bank
- Frandsen Bank and Trust | Lonsdale
- Franklin State Bank
- Fulda Area Credit Union
- Glenwood State Bank
- Granite Falls Bank
- Greater Minnesota Housing Fund
- Harvest Bank
- Heritage Bank Minnesota
- Heritage Bank, National Association
- Home Federal Savings Bank
- Ideal Credit Union
- Integrity Bank Plus
- Janesville State Bank
- Kensington Bank
- Lake Area Bank
- Lake Bank
- Lake Central Bank
- Lake Elmo Bank
- Mid Minnesota Federal Credit Union
- MidCountry Bank | Bloomington
- Midwest Bank | Detroit Lakes
- Minnesota Bank & Trust
- Minnesota Lakes Bank
- Minnesota Valley Federal Credit Union
- Minnwest Bank | Redwood Falls
- New Market Bank
- North Shore Bank of Commerce
- North Shore Federal Credit Union
- Northview Bank

Updated April 19, 2019



Participating Members

- Northwoods Bank of Minnesota
- ONB Bank
- Park State Bank
- Peoples State Bank of Plainview
- Profinium, Inc.
- Red Rock Bank
- Reliance Bank
- Riverwood Bank
- Roundbank
- Rushford State Bank
- Security BankUSA
- Security State Bank of Marine
- Sentry Bank
- Share Advantage Credit Union
- Sherburne State Bank
- SouthPoint Financial Credit Union
- SPIRE Credit Union
- State Bank of Chandler
- State Bank of Faribault
- State Bank of New Richland
- Sunrise Banks, National Association
- Think Mutual Bank
- TruStone Financial Federal Credit Union
- United Farmers State Bank
- United Prairie Bank | Mountain Lake
- Village Bank
- Wadena State Bank
- Welcome State Bank
- Western National Bank | Cass Lake
- Western National Bank | Duluth
- WNB Financial, National Association
- Woodlands National Bank
- Worthington Federal Savings Bank, f.s.b.

Missouri

- Alliance Bank
- Alliance Credit Union
- Alliant Bank
- Alton Bank
- American Bank of Missouri
- Assemblies of God Credit Union
- Bank of Advance
- Bank of Billings
- Bank of Bolivar
- Bank of Cairo & Moberly
- Bank of Franklin County
- Bank of Louisiana
- Bank of New Madrid
- Bank of Missouri
- Bank of Monticello

Updated April 19, 2019



Participating Members

- Bank of Old Monroe
- Bank of Orrick
- Bank of Sullivan
- Bank Star
- BluCurrent Credit Union
- BTC BANK
- Callaway Bank
- Canton State Bank
- Carroll County Trust Company
- Central Bank of Boone County
- Central Bank of Lake of the Ozarks
- Central Bank of St. Louis
- Central Bank of the Midwest
- Central Bank of the Ozarks
- Central Federal Savings & Loan Association of Rolla
- Central Trust Bank
- Century Bank of the Ozarks
- Citizens Bank | Butler
- Citizens Bank | New Haven
- Citizens National Bank of Greater St. Louis
- Clay County Savings Bank
- Commerce Bank
- Commercial Bank
- Community Bank & Trust
- Community Bank of Marshall
- Community Bank of Memphis
- Community First Bank
- Community First Banking Company
- Community Point Bank
- Community State Bank | Shelbina
- Community State Bank of Missouri
- Connections Bank
- Conservation Employees' Credit Union
- Cornerstone Bank
- County Bank
- Electro Savings Credit Union
- Enterprise Bank and Trust
- Exchange Bank of Missouri
- Exchange Bank of Northeast Missouri
- F&M Bank and Trust Company
- Farmers & Merchants Bank | Saint Clair
- Farmers State Bank | Cameron
- First Bank | Creve Coeur
- First Community Bank of the Ozarks
- First Community National Bank
- First Federal Bank of Kansas City
- First Midwest Bank of Dexter
- First Midwest Bank of Poplar Bluff
- First Missouri Bank
- First Missouri State Bank | Poplar Bluff

Updated April 19, 2019



Participating Members

- First State Bank and Trust Company, Inc. | Caruthersville
- First State Bank of St. Charles, Missouri
- First State Community Bank
- FortuneBank
- Hawthorn Bank
- Heritage Bank of the Ozarks
- Home Exchange Bank
- Home Savings & Loan Association of Norborne, F.A.
- HOMEBANK
- Investors Community Bank
- Jefferson Bank of Missouri
- Jonesburg State Bank
- Landmark Bank
- Legends Bank
- Mazuma Credit Union
- Members 1st Credit Union
- Meramec Valley Bank
- Mid America Bank | Wardsville
- Midwest BankCentre
- Montgomery Bank
- MRV Banks
- New Era Bank
- Nodaway Valley Bank
- Northeast Missouri State Bank
- Old Missouri Bank
- Ozark Bank
- Peoples Bank & Trust Company
- Peoples Bank of Moniteau County
- Peoples Bank of Wyaconda
- Peoples Community Bank | Greenville
- Peoples Savings Bank of Rhineland
- Platte Valley Bank of Missouri
- Pony Express Bank
- Preferred Bank
- Progressive Ozark Bank
- Providence Bank
- Quarry City Savings & Loan Association
- Regional Missouri Bank
- River Region Credit Union
- Riverways Federal Credit Union
- Royal Banks of Missouri
- Saints Avenue Bank
- Security Bank of Pulaski County
- Senath State Bank
- Seymour Bank
- Southern Bank
- St. Johns Bank & Trust Company
- St. Louis Community Credit Union
- Sterling Bank
- Stifel Bank & Trust

Updated April 19, 2019



Participating Members

- Table Rock Community Bank
- Town & Country Bank
- Tri-County Trust Company
- Unico Bank | Mineral Point
- United Bank of Union
- United Consumers Credit Union
- United State Bank
- West Community Credit Union
- West Plains Bank and Trust Company
- West Plains Savings & Loan Association

Montana

- American Bank | Livingston
- Bank of Bridger, N.A.
- Bank of the Rockies, N.A.
- Eagle Bank
- First Community Bank
- First Interstate Bank
- First Montana Bank
- Glacier Bank
- Intrepid Credit Union
- Missoula Federal Credit Union
- Opportunity Bank of Montana
- Rocky Mountain Bank
- Stockman Bank of Montana
- Valley Bank of Ronan
- Valley Financial Credit Union
- Yellowstone Bank

North Dakota

- Alerus Financial, NA
- American Federal Bank
- Bell Bank
- BlackRidgeBANK
- Peoples State Bank | Westhope
- Ramsey National Bank
- Starion Bank
- Town & Country Credit Union
- Turtle Mountain State Bank
- Western State Bank

Oregon

- Citizens Bank
- First FS & LA of McMinnville
- InRoads Federal Credit Union
- Oregon State Credit Union
- Pacific NW Federal Credit Union
- Umpqua Bank
- Unitus Community Credit Union
- Willamette Valley Bank

Updated April 19, 2019



Participating Members

South Dakota

- American Bank & Trust
- Black Hills Community Bank, N.A.
- CorTrust Bank National Association | Mitchell
- Dacotah Bank
- DNB National Bank
- First Bank & Trust | Brookings
- First Bank & Trust | Sioux Falls
- First Dakota National Bank
- First National Bank | Fort Pierre
- First PREMIER Bank
- First Western Federal Savings Bank
- Frontier Bank
- MetaBank
- Plains Commerce Bank
- Reliabank Dakota
- Rivers Edge Bank
- Security National Bank of South Dakota
- Security Savings Bank | Canton

Utah

- America First Federal Credit Union
- American United Family of Credit Unions, Federal Credit Union
- Bank of Utah
- Cache Valley Bank
- Cyprus Federal Credit Union
- Deseret First Federal Credit Union
- First Utah Bank
- Horizon Utah Federal Credit Union
- Liberty Bank
- NeighborWorks Salt Lake
- People's Intermountain Bank
- Security National Life Insurance Company
- State Bank of Southern Utah
- Utah Community Federal Credit Union
- Utah First Federal Credit Union
- Wasatch Peaks Credit Union
- Weber State Federal Credit Union
- Zions Bancorporation, National Association



Participating Members

Washington

- 1st Security Bank of Washington
- America's Credit Union, a FCU
- Baker Boyer National Bank
- Banner Bank
- Gesa Credit Union
- Heritage Bank
- HomeSight
- HomeStreet Bank
- iQ Credit Union
- Islanders Bank
- Kitsap Bank
- NorthWest Plus Credit Union
- Peninsula Community FCU
- Raymond Federal Bank
- SaviBank
- Sound Community Bank
- Washington Federal, National Association
- Washington Trust Bank
- Whatcom Educational Credit Union
- Wheatland Bank
- Yakima Federal Savings & Loan

Wyoming

- Bank of Commerce | Rawlins
- Bank of Jackson Hole
- Buffalo Federal Bank
- First Federal Bank & Trust
- First Northern Bank of Wyoming
- Hilltop National Bank
- Reliant Federal Credit Union
- Security State Bank | Basin
- UniWyo Federal Credit Union
- Wyoming Community Bank