



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 DPOnline@fhlbdm.com or by calling 800-544-3452, ext. 2400.

Alaska

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

Hawaii

- American Savings Bank, F.S.B.
- Central Pacific Bank

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
- Latah Credit Union
- Potlatch No. 1 Federal Credit Union



Participating Members

Iowa

- Affinity Credit Union
- Alliant 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 | Des Moines
- BankIowa
- 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
- Cedar Valley Bank & Trust
- CENT Credit Union
- Central Bank | Storm Lake
- Central State Bank | Elkader
- 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 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
- Denver Savings Bank
- Des Moines Metro Credit Union
- Dupaco Community Credit Union
- DuTrac Community Credit Union
- Exchange State Bank | Ames
- Exchange State Bank | Springville



Participating Members

- Fairfax State Savings Bank
- Family Credit Union
- Farmers Savings Bank | Fostoria
- Farmers Savings Bank | Marshalltown
- Farmers State Bank | Marion
- Farmers State Bank | Waterloo
- Farmers Trust & Savings Bank | Earling
- Farmers Trust and Savings Bank | Buffalo Center
- Farmers Trust and Savings Bank | Spencer
- Federation Bank
- FIDELITY BANK | West Des Moines
- Fidelity Bank & Trust
- Financial Plus Credit Union
- First Bank Hampton
- First Citizens Bank
- First Federal Credit Union
- First National Bank of Manning
- First National Bank of Muscatine
- First Security Bank
- First Security Bank & Trust Company
- First Security State Bank
- First State Bank | Britt
- First State Bank | Lynnville
- First State Bank | Nashua
- First Trust and Savings Bank | Wheatland
- First Whitney Bank and Trust
- Glenwood State Bank
- GNB Bank
- Greater Iowa Credit Union
- GreenState Credit Union
- Guthrie County State Bank
- 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 | Algona
- 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 Trust & Savings Bank | Emmetsburg
- Iowa Trust and Savings Bank | Centerville
- Journey Credit Union
- Kensington Bank
- Kerndt Brothers Savings Bank



Participating Members

- Keystone Savings Bank
- Lee County Bank
- Legacy Bank
- Leighton State Bank
- Lincoln Savings Bank
- Linn Area Credit Union
- Logan State Bank
- Luana Savings Bank
- Manufacturers Bank & Trust Bank
- Maquoketa State Bank
- Marion County State Bank
- Mediapolis Savings Bank
- Members Community Credit Union
- MEMBERS1ST Community Credit Union
- Midland Credit Union
- Midstates Bank, National Association
- Midwest Heritage Bank, F.S.B.
- MidWestOne Bank | Iowa City
- Mount Vernon Bank & Trust Company
- Neighborhood Finance Corporation
- New Albin Savings Bank
- Northeast Security Bank
- NorthStar Bank
- Northwest Bank
- Northwestern Bank
- Ohnward Bank & Trust
- PCSB Bank
- Peoples Bank | Clive
- Peoples Bank | Rock Valley
- Peoples Savings Bank | Crawfordsville
- Peoples Savings Bank | Wellsburg
- Pilot Grove Savings Bank
- Pinnacle Bank | Marshalltown
- Premier Bank | Dubuque
- Premier Bank | Rock Valley
- Premier Credit Union
- Primebank
- 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



Participating Members

- State Bank | Spirit Lake
- State Bank | Spencer
- State Bank of Toledo
- State Savings Bank | Creston
- State Savings Bank | West Des Moines
- Success Bank
- Tri-Valley Bank
- TS Bank
- Two Rivers Bank & Trust
- Union State Bank | Winterset
- United Bank & Trust National Association
- United Bank of Iowa | Ida Grove
- United Community Bank | Milford
- Veridian Credit Union
- VisionBank of Iowa | Boone
- Washington State Bank
- Westside State Bank
- White State Bank

Minnesota

- 1st United Bank
- Affinity Plus Federal Credit Union
- American Equity Bank
- Arcadian Bank
- Bank Midwest
- BankVista
- Bonanza Valley State Bank
- Bremer Bank, National Association | Saint Paul
- Central Minnesota Credit Union
- Citizens Alliance Bank
- Citizens National Bank of Park Rapids
- Community Development Bank, FSB
- Community First Bank
- CornerStone State Bank
- Currie State Bank
- Eagle Bank
- ESB Bank
- Farmers & Merchants State Bank of Springfield
- Financial Security Bank
- First Bank Blue Earth
- First Farmers & Merchants National Bank | Luverne
- First Independent Bank | Russell
- First National Bank Minnesota
- First National Bank of Henning
- First National Bank of Moose Lake
- First National Bank of Waseca
- First Security Bank
- First State Bank and Trust
- First State Bank of Bigfork
- First State Bank Southwest



Participating Members

- Foresight Bank
- Frandsen Bank and Trust
- Fulda Area Credit Union
- Glenwood State Bank
- Granite Falls Bank
- Harvest Bank
- Heritage Bank Minnesota
- Heritage Bank, National Association
- Home Federal Savings Bank
- Ideal Credit Union
- Janesville State Bank
- Lake Area Bank
- Lake Elmo Bank
- Mid Minnesota Federal Credit Union
- Mid-Central National Bank
- Midwest Bank | Detroit Lakes
- Minnesota Lakes Bank
- Minnesota Valley Federal Credit Union
- Minnwest Bank
- MY Credit Union
- New Market Bank
- North Shore Bank of Commerce
- Northern State Bank of Virginia, Minnesota
- Northwoods Bank of Minnesota
- Park State Bank
- Profinium, Inc.
- Red Rock Bank
- Reliance Bank
- RiverWood Bank
- Rushford State Bank
- Security BankUSA
- Sentry Bank
- Sherburne State Bank
- SouthPoint Financial Credit Union
- State Bank of Chandler
- State Bank of Faribault
- State Bank of New Richland
- Sunrise Banks, National Association
- Think Mutual Bank
- Tradition Capital Bank
- TruStar Federal Credit Union
- TruStone Financial Credit Union
- Two Harbors Federal Credit Union
- United Community Bank
- United Farmers State Bank
- Vantage Bank
- Welcome State Bank
- Western National Bank | Cass Lake
- Western National Bank | Duluth
- WNB Financial, National Association



Participating Members

- Woodlands National Bank
- Worthington Federal Savings Bank, f.s.b.

Missouri

- Alliant Bank
- American Bank of Missouri
- Bank of Advance
- Bank of Franklin County
- Bank of Missouri
- Bank of Monticello
- Bank Star
- BTC BANK
- Callaway Bank
- Carroll County Trust Co.
- Central Trust Bank
- Citizens Bank | New Haven
- Clay County Savings Bank
- CNB St. Louis Bank
- Commerce Bank
- Commercial Bank
- Community Bank & Trust
- Community Bank of Marshall
- Community First Bank
- Community State Bank | Shelbina
- Community State Bank of Missouri
- Corder Bank
- County Bank
- Exchange Bank of Missouri
- F&M Bank and Trust Company
- First Bank
- First Bank of the Lake
- First Independent Bank
- First Midwest Bank of Dexter
- First Missouri State Bank of Cape County
- First State Bank and Trust Company
- First State Bank of St. Charles, Missouri
- First State Community Bank
- Hawthorn Bank
- Heritage Bank of the Ozarks
- HNB National Bank
- Holy Rosary Credit Union
- HOMEBANK
- Investors Community Bank
- Legends Bank
- Merchants and Farmers Bank of Salisbury
- Mid America Bank
- Midwest BankCentre
- Montgomery Bank
- MRV Banks
- Nodaway Valley Bank



Participating Members

- Old Missouri Bank
- Ozarks Federal Savings & Loan Association
- Paramount Bank
- Peoples Bank of Moniteau County
- Peoples Community Bank
- Peoples Savings Bank of Rhineland
- Progressive Ozark Bank
- Quarry City Savings & Loan Association
- Regional Missouri Bank
- River Region Credit Union
- Riverways Federal Credit Union
- Security Bank of Pulaski County
- Seymour Bank
- Sherwood Community Bank
- Southern Bank
- St. Johns Bank & Trust Company
- Sterling Bank
- Stifel Bank & Trust
- Sullivan Bank
- Table Rock Community Bank
- Town & Country Bank
- TPNB Bank
- United Bank of Union
- United Credit Union
- United State Bank
- West Community Credit Union
- West Plains Bank and Trust Company
- West Plains Savings & Loan Association

Montana

- Bank of the Rockies
- Eagle Bank
- First Interstate Bank
- Freedom Bank
- Glacier Bank
- Intrepid Credit Union
- Opportunity Bank of Montana
- Rocky Mountain Credit Union
- Stockman Bank of Montana
- Valley Bank of Ronan
- Yellowstone Bank



Participating Members

North Dakota

- American Federal Bank
- Border Bank
- First Western Bank & Trust
- Hometown Credit Union
- Peoples State Bank | Westhope
- Ramsey National Bank
- Starion Bank
- Western State Bank

Oregon

- Citizens Bank
- Clackamas Community Federal Credit Union
- First FS & LA of McMinnville
- InRoads Federal Credit Union
- Marion and Polk Schools Credit Union
- Oregon State Credit Union
- Umpqua Bank
- Willamette Valley Bank

South Dakota

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



Participating Members

Utah

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

Washington

- 1st Security Bank of Washington
- Banner Bank
- Boeing Employees Credit Union
- Columbia State Bank
- First Fed Bank
- Gesa Credit Union
- Heritage Bank
- HomeStreet Bank
- Kitsap Bank
- Kitsap Credit Union
- Mountain Pacific Bank
- NorthWest Plus Credit Union
- SaviBank
- Seattle Metropolitan Credit Union
- Sound Community Bank
- Washington Federal Bank, National Association
- Washington Trust Bank
- Whatcom Educational Credit Union
- Yakima Federal Savings & Loan

Wyoming

- Buffalo Federal Bank
- First Federal Bank & Trust
- First Northern Bank of Wyoming
- Hilltop National Bank
- Security State Bank
- UniWyo Federal Credit Union
- Wyoming Community Bank