

FHLB DES MOINES FEE SCHEDULE



For questions or assistance with wire transfers, safekeeping or DDA accounts, please contact Member and Financial Operations at 800.544.3452, ext 2200.

DEMAND ACCOUNT TRANSACTION FEE SCHEDULE FEE

Wire Transfer

Incoming Wires	\$7 / wire
Outgoing Wires	\$10 / wire

Settlement Transactions

FRB / ACH Settlement Entries	\$2 / item
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SECURITIES AND SAFEKEEPING SERVICES FEE SCHEDULE

Receipt / Delivery / Maturity / Call

Contact Member and Financial Operations at 800.544.3452, ext 2200 regarding potential discounts for large portfolio transfers.

FRB / DTC	\$15 / item
Physical	\$50 / item

Maintenance

FRB / DTC / Physical	\$5 / item / month
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P&I / Interest / Dividend

Income	\$5 / item
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Pledging

This fee does not apply when pledging to Federal Home Loan Bank of Des Moines.

Pledging	\$75 / item
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ADVANCE RATES

Advance rates are based on current market conditions. Please see the Advances page on our website for advance rate indications.

COLLATERAL FEES

Collateral Fees are located within the Collateral section of our website.

LETTER OF CREDIT FEE

Letter of Credit Fees are located within the Letters of Credit section of our website.

OVERDRAFT FEE

An overdraft fee equal to the Bank's overnight advance rate plus 100-200 basis points based on the scalable rate range below, and subject to a \$50.00 minimum, will be assessed on overnight consolidated balance deficiencies in member cash accounts.

Overnight Advance Fed Fund Rate Range		+ additional charge
0.0%	4.0%	100 bps
4.01%	8.0%	150 bps
8.01%	And higher	200 bps
<i>Minimum \$50</i>		