

# 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 - Repetitive	\$7 / wire
Outgoing Wires - Non-Repetitive	\$15 / wire

## SECURITIES AND SAFEKEEPING SERVICES FEE SCHEDULE

Monthly Maintenance per CUSIP

Securities held in safekeeping or pledged to FHLB Des Moines collateral	\$10 / item / month
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Legacy Public Unit Maintenance for Securities Collateral *(for existing customers)*

Public Unit Collateral Agreement	\$600 / per public unit / month
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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.

## 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
Minimum \$50		

# FHLB DES MOINES COLLATERAL FEE SCHEDULE



## OFFSITE SECURITIES

### FEE

### PLEDGING

Monthly Maintenance	\$15 / item / month
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## LOAN PRICING

### RESIDENTIAL

Fees are assessed monthly according to the Portfolio Balance:

Total Outstanding Balance	Rate
< 350 Million	\$2,000
> 350 Million - 750 Million	\$5,000
> 750 Million - 1 Billion	\$8,000
> 1 Billion - 5 Billion	\$10,000
> 5 Billion - 10 Billion	\$15,000
> 10 Billion - 20 Billion	\$20,000
> 20 Billion	\$25,000

### COMMERCIAL REAL ESTATE

Fees are assessed per loan portfolio priced:

Quarterly	\$6,250
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## DELIVERED LOANS

### FEE

Residential Maintenance	\$2 / loan / month
Commercial Maintenance	\$2 / loan / month

## PORTFOLIO SPECIFIC LOAN TO VALUE ESTABLISHMENT

### FEE

Fees are assessed monthly according to the Portfolio Balance:

Mortgage Loans	\$5,000 / portfolio / each time established
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