



FHLB Des Moines

PARTNERSHIP MARKETING TOOLKIT

2025 MORTGAGE RATE RELIEF
Mortgage Partnership Finance®

PARTNERSHIP MARKETING TOOLKIT

2025 MORTGAGE RATE RELIEF MORTGAGE PARTNERSHIP FINANCE®



INTRODUCTION

Who We Are

The Federal Home Loan Bank of Des Moines (FHLB Des Moines) is a member-owned cooperative of more than 1,200 financial institutions including banks, credit unions, insurance companies, thrifts and community development Financial Institutions (CDFIs). As one of 11 regional Banks that make up the Federal Home Loan Bank System, FHLB Des Moines provides funding solutions to support mortgage lending, economic development and affordable housing to communities in our district including 13 states and three U.S. Pacific territories.

FHLB Des Moines member financial institutions benefit from access to the secondary mortgage market through the Mortgage Partnership Finance® (MPF®) Program. This partnership leverages the expertise of local lenders with the strength and stability of FHLB Des Moines liquidity to increase more competitive mortgage lending in communities.



TOOLKIT PURPOSE

- 1 Understand the benefits of partnering with FHLB Des Moines
- 2 Reference key details of the 2025 Mortgage Rate Relief product to leverage in your own promotions
- 3 Understand Co-Branding Guidelines for FHLB Des Moines
- 4 Explore creative ways to promote Mortgage Rate Relief through various channels, templates and suggested strategies



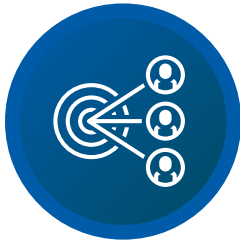
BENEFITS OF PARTNERSHIP WITH FHLB DES MOINES

As your cooperative partner, we have multiple ways we can assist with your promotions and public relations efforts for Mortgage Rate Relief. Collaborate with our Marketing and Communications team and explore new ways to increase brand awareness for your business.



EFFICIENCY

Working together, we can identify opportunities where it is mutually beneficial to share costs and resources. From simple design assistance with adding your logo to the marketing flyer to more significant investment in filming a video testimonial, our team is looking for more ways to work with our members.



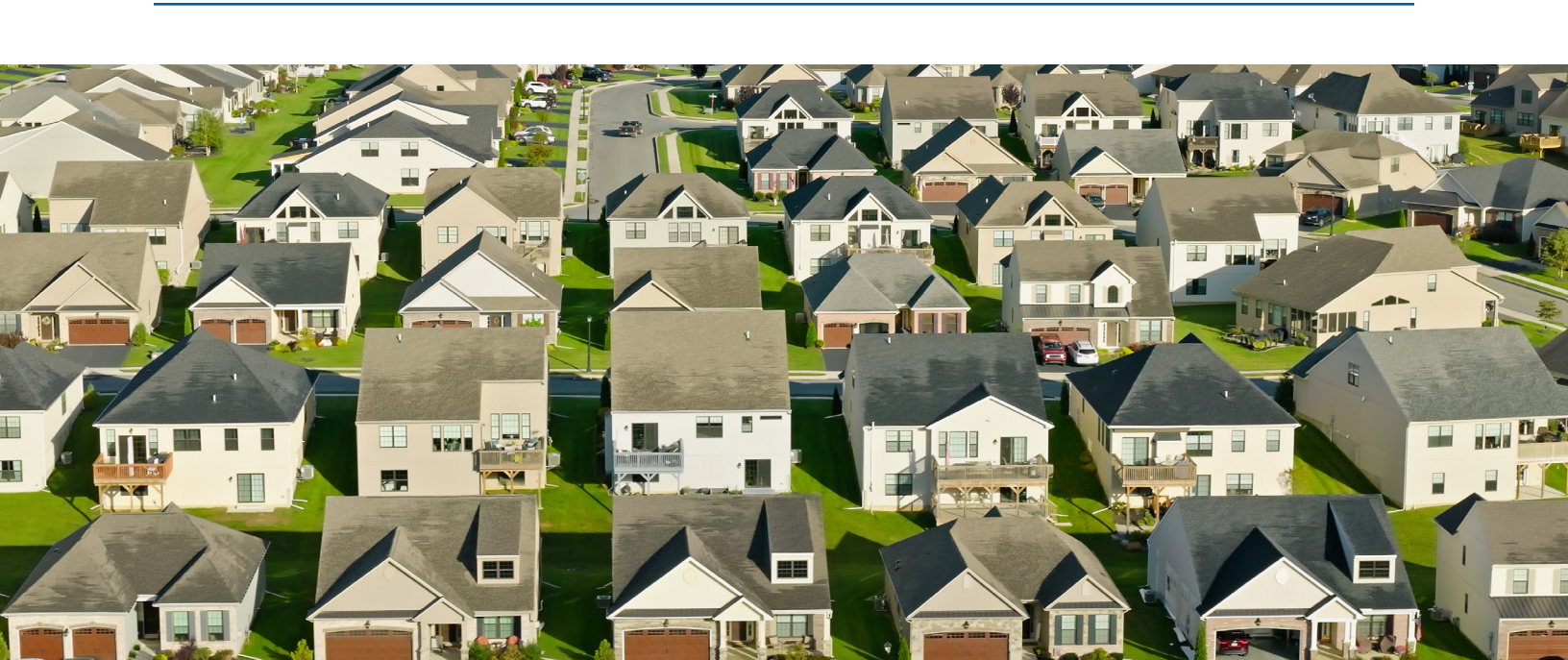
AMPLIFICATION

Leverage our audiences and established media relationships both locally and nationally to bring more attention to your public relations initiatives.



STRONGER RELATIONSHIPS

The more we work together, the better we can provide marketing and PR resources in the future. Members have more opportunity to share what tools and channels are working and we gain a better understanding of your marketing and PR needs to expand resources in the future.



MORTGAGE RATE RELIEF PRODUCT DETAILS

Beginning March 3, 2025, FHLB Des Moines member Participating Financial Institutions (PFIs) can access Mortgage Rate Relief funds on a first-come, first-served basis up to an initial \$5 million maximum funding limit per institution.

Mortgage Rate Relief is designed to make homeownership attainable by permanently reducing the interest rate between approximately 1.5 – 2 percentage points for qualified borrowers.

Qualifications include:

- Borrowers' income is at or below 80% Area Median Income (AMI) according to Federal Housing Finance Agency's (FHFA) Underserved Areas Data
- Available for purchase transactions, primary residence, 1-4 family dwellings
- Can be used in conjunction with other eligible grants, including the FHLB Des Moines Down Payment products, which has separate requirements.

Full product details, eligibility and current rate discount are available on our website.

FHLB Des Moines members must be a Participating Financial Institution with an active MPF Traditional Master Commitment (MC).



2024 IMPACT FROM MORTGAGE RATE RELIEF



**\$28
MILLION**

granted through the
Mortgage Rate Relief
product



**1,581
HOUSEHOLDS**

benefited from the
Mortgage Rate Relief
product



**64.5%
OF GRANTEES**

were first-time
homebuyers



**107
MEMBERS / PFIs**

originated at least
one Mortgage Rate
Relief loan

CO-BRANDING GUIDELINES

Logo Usage

Designed to specifically represent Federal Home Loan Bank of Des Moines, the FHLB Des Moines logo is the single most important element to our brand identity. Careful consideration was taken to create the logo and it should be used according to our brand's guidelines. You can help maintain our image by ensuring proper usage.

Logo Color

There are three versions of the FHLB Des Moines logo: a 2-color (including 4-color) and two 1-color versions. The 2- or 4-color versions are preferred on any external communication. Only if the final piece is a 1-color project should the 1-color logo be used.

Logo Co-Branding

Occasionally, the need to use our logo in conjunction with another logo presents itself, e.g., an event promotion or marketing partnership. When this happens, it's important to include FHLB Des Moines Marketing Communications Department. They can help you decide how to proceed with co-branding opportunities.

When the FHLB Des Moines logo is used in conjunction with another logo, the logo should be scaled to have equal "real estate" as the other logo identity. Both logos should be similarly weighted and adhere to the clear space as shown.

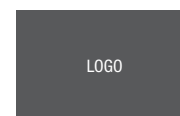
All co-branding uses must be approved by the FHLB Des Moines Marketing Communications Department.



COLOR



BLACK AND WHITE



CO-BRANDING

USAGE GUIDELINES

FHLB Des Moines

Use Federal Home Loan Bank of Des Moines on first reference for press releases and FHLB Des Moines or the Bank on subsequent references; avoid using "the" in front of FHLB Des Moines.

Mortgage Rate Relief

Also referred to as the Mortgage Rate Relief product. There is no acronym used for this product.




PROMOTIONAL STRATEGIES & TOOLS

FHLB Des Moines encourages you to promote the availability of Mortgage Rate Relief to your customers and borrowers. Leverage this opportunity to:

- Build awareness of your mortgage business
- Demonstrate your willingness to work with a variety of borrowers
- Promote increased homeownership opportunities in your community

Marketing Channels

PFI's used a wide variety of marketing channels in 2024 to promote Mortgage Rate Relief:

Flyer	<ul style="list-style-type: none">• Original design/branding for your institution• Co-brand flyer template provide by FLHB Des Moines• Provide to realtors in your network
Location Signage	<ul style="list-style-type: none">• Table stands for flyers or advertisements to promote Mortgage Rate Relief throughout counters, lender desks and cashiers
Public Relations	<ul style="list-style-type: none">• Press release to local media outlets to publicize availability of Mortgage Rate Relief product offering• Include announcement in news section of website• Promote impact stories of homebuyers who utilize Mortgage Rate Relief or who utilized product in 2024
Television	<ul style="list-style-type: none">• Commercials• Featured news stories with local stations
Social Media Tag us in your posts! @FHLBDM   Federal Home Loan Bank of Des Moines 	<ul style="list-style-type: none">• Promote multiple times while the product is available• Promote on both institution channels and leverage personal professional profiles for lenders and mortgage leaders• Leverage video features such as Reels to verbally describe benefits of Mortgage Rate Relief• Share statistics from the impact your institution had in 2024 with Mortgage Rate Relief
Website Landing Page	<ul style="list-style-type: none">• Dedicated page on website to direct call-to-action from other channels• Feature all Mortgage Rate Relief product information in one webpage• Able to readily update as rate change occurs

TEMPLATES

Visit our Mortgage Rate Relief Toolkit page on our website to access the template design files or request personalization from our design team

Flyer Template

PFI's may leverage our Mortgage Rate Relief flyer design by adding their own logo and contact information or utilizing elements of the copy/design for your own designed flyer.

Social Templates

Download and edit our social templates to be used on Facebook, Reels, LinkedIn or X.

Templates are designed to feature a borrower quote or highlight impact from utilizing Mortgage Rate Relief in 2024.

MORTGAGE RATE RELIEF

Homeownership Just Got More Affordable!

▶ HOW DO I QUALIFY?
Mortgage Rate Relief is available to home buyers earning up to 80% of area median income (AMI), determined by the Federal Housing Finance Agency's Underserved Areas Data.
All owner/occupant's income must be considered when determining eligibility for this interest rate reduction product. This includes any income you may have above what is used to qualify for the mortgage loan.

▶ HOW MUCH WILL THIS LOWER MY MORTGAGE INTEREST RATE?
Qualified applicants will receive an approximate 1.5% interest rate reduction below the current market rate. This interest rate reduction only applies to 30-year fixed-rate mortgage loans.


▶ ARE THERE ANY RESTRICTIONS ON THE TYPE OF HOME I MAY PURCHASE?
Mortgage Rate Relief may be used to purchase your primary residence and must be a 1-4 unit residential property. There are no neighborhood restrictions (i.e., type or location).

▶ HOW DO I APPLY FOR MORTGAGE RATE RELIEF?
Contact your mortgage lender to verify your eligibility for Mortgage Rate Relief and to explain the program in greater detail.

▶ WHO IS FHLB DES MOINES?
The Federal Home Loan Bank of Des Moines (FHLB Des Moines) is one of 11 regional Banks that make up the Federal Home Loan Bank System. As a member-owned cooperative, we work with more than 1,200 financial institutions to support mortgage lending, economic development and affordable housing. Our members include community and commercial banks, credit unions, insurance companies, thrifts and community development financial institutions.
FHLB Des Moines is a bank for financial institutions. This product is made available to you through your participating mortgage lender!





CONTACT
FINANCIAL INSTITUTION NAME
John Anderson
515.229.9112
janderson@example.com
www.fhlb.com
1-800-707-7791

YOUR PFI LOGO HERE





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JOHN ANDERSON
MEMBER BANK



##
LOANS

\$\$\$###
MONTHLY MORTGAGE SAVINGS



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LOANS

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MONTHLY MORTGAGE SAVINGS



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JOHN ANDERSON
MEMBER BANK



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JOHN ANDERSON
MEMBER BANK



Public Relations Template

FHLB Des Moines has prepared a sample press release your team can use as a starting point for your own press release.

Please coordinate all press releases with our Public Relations Manager Rachel Wegmann

Email: rwegmann@fhldbmdm.com

You may also submit a request through our [Partnership Marketing Request Form](#).

NEWS RELEASE (template)



For Immediate Release

Contact

[Name, Title]

[Number]

[Email]

Rachel Wegmann
FHLB Des Moines Public Relations Manager
515.412.2357
rwegmann@fhldbmdm.com

[MEMBER INSTITUTION] is Making Homeownership More Affordable with the Federal Home Loan Bank of Des Moines Mortgage Rate Relief Product

(CITY, STATE) (MONTH DATE, YEAR)– [MEMBER INSTITUTION] is proud to partner with the Federal Home Loan Bank of Des Moines (FHLB Des Moines) to offer Mortgage Rate Relief, a unique product that provides eligible households a more affordable path to homeownership by permanently reducing their interest rate approximately 1.5 percentage points lower than the current market rate.

[QUOTE FROM MEMBER INSTITUTION]

Mortgage Rate Relief is designed to make homeownership attainable for borrowers at or below 80% of the Federal Housing Finance Agency's (FHFA) [Underserved Areas Data](#).

"The Mortgage Rate Relief product is aligned with our mission and specifically designed to support our members with the goal of improving housing affordability within their local communities," says Dan Mahlum, FHLB Des Moines mortgage programs director.

Introduced in 2024, Mortgage Rate Relief has provided more than \$28 million, impacting over 1,500 households, with 64% being first-time homebuyers. In 2025, FHLB Des Moines has committed to support the Mortgage Rate Relief program with up to \$22 million of voluntary funding to help meet community homeownership needs.

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COLLABORATION PROCESS

Connect with the FHLB Des Moines Marketing and Communications Team to coordinate your marketing promotions and public relations efforts.



Utilize our online intake form

mpf.fhlbdm.com/resources/partnership-marketing/#Request-Form

Review Materials	Request Design Assistance	General Collaboration Request
<p>Upload and submit any advertising, marketing materials or press releases you develop that mention:</p> <ul style="list-style-type: none">FHLB Des MoinesMortgage Rate ReliefFHLB Des Moines logo	<p>Our design team can:</p> <ul style="list-style-type: none">Add your logo and contact information to our flyer templateCustomize social templates with your photos, logos and informationProvide logos to use in your own materials	<p>Discuss sharing a great borrower testimonial</p> <p>Pitch an opportunity to collaborate on budget for photography and/or videography</p> <p>Not sure where to start? Reach out and we can set up a brief call to discuss ideas and options.</p>

You can also reach us directly at: CommunicationsDepartment@fhlbdm.com

We will respond to requests within 1 business day.

