

# 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	\$1,000/ per public unit / month
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## ADVANCE RATES

Advance rates are based on current market conditions. Advance rate indications are available within eAdvantage.

## 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>		



## 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
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Commercial Maintenance	\$2 / loan / month
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