

USER GUIDE

FEDERAL HOME LOAN BANK OF DES MOINES



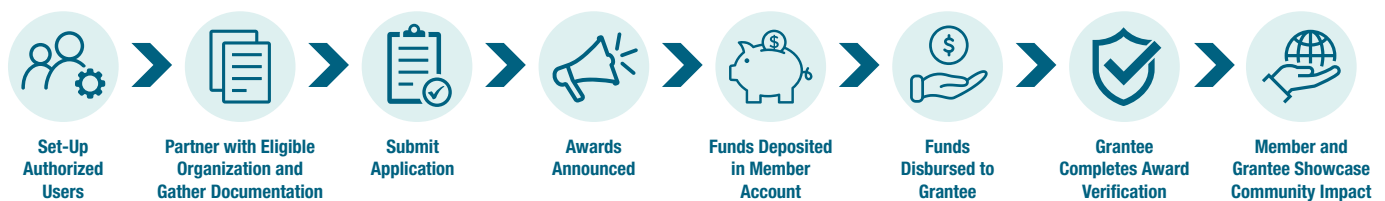
Are You Ready to Make a Lasting Impact on your Community?

The Member Impact Fund is a matching grant program that encourages partnerships between eligible organizations and member financial institutions. Specifically, the Federal Home Loan Bank of Des Moines (the Bank) will match up to \$3 for every \$1 a member financial institution contributes to an eligible not-for-profit (NFP) organization or government entity to support affordable housing or community development.

This means, for example, your organization's **\$5,000** donation could become a **\$20,000** donation!

➤ **Let's get started!**

Member Impact Fund Program Lifecycle



➤ **Set-Up Authorized Users**

Step 1 – Identify eAdvantage Administrator

All member contacts that would like to submit Member Impact Fund applications must have their eAdvantage Administrator grant them access to the Bank's Voluntary Program module. If you do not know your organization's eAdvantage Administrator, please contact MemberServices@fhlbdm.com or call 800.544.3452 ext. 2200.

Step 2 – New User Set-Up by an eAdvantage Administrator

- Log in to [eAdvantage](#) and select "User Administration", type your one-time password from google authenticator, and select "Add User".
- Create a User ID for the new member contact using their first name followed by member number (e.g., jane1234) and complete all required* fields.
- Ensure the following boxes are selected:
 - » User Type: eAdvantage
 - » Community Investment: Voluntary Program / Member Impact Fund Access
- Press "Submit".
- The new user account will appear in red showing there are pending changes. A pop-up box noting that changes will need to be verified by a 2nd administrator will appear. Press "Yes".
- A 2nd eAdvantage Administrator will need to log in to eAdvantage and select "User Administration" then type the one-time password from google authenticator.
- The new user request will be at the top of the screen.
- Click on the red box with a checkmark underneath the username, review user details, and if accurate, select "Approve".
- The new user will receive their log-in credentials via email to get started.

Note: If a member contact is already set-up in eAdvantage, the eAdvantage Administrator will log in to eAdvantage, select "Admin", "User Administration", and click on "Edit User" under the username to modify their access rights. After pressing "Submit", a 2nd eAdvantage Administrator will still need to log in and "Approve" the modified user.

➤ Partner with Eligible Organization and Gather Documentation

Identify a NFP or Government Entity Supporting Affordable Housing or Community Development

- Determine your organization's contribution to be provided to the eligible organization (i.e. grantee)
- Obtain appropriate documentation supporting the grantee's NFP or government entity status.
 - » IRS Determination Letter
 - » Guiding Star Non-Profit Verification
 - » Non-Profit Exempt Tax Filing
 - » Local Government
 - » Housing Authority

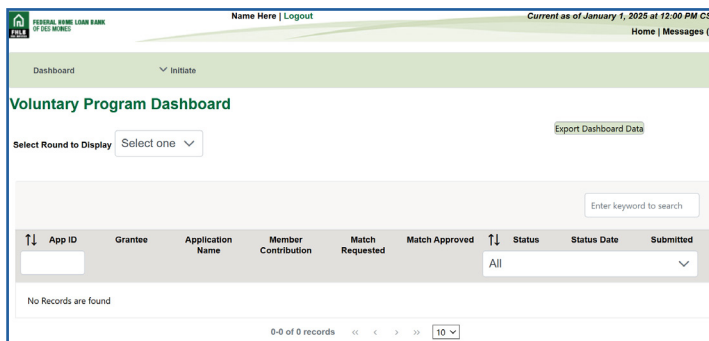
➤ Submit Application

Step 1 – Log in to eAdvantage

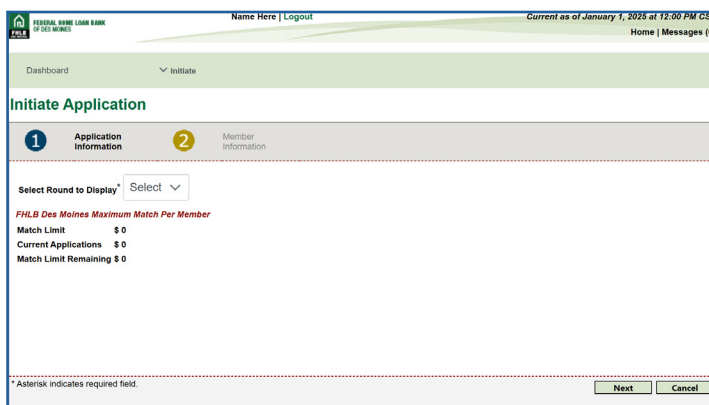
- Login to [eAdvantage](#) using the Voluntary Program module credentials provided via email. For login questions, please contact MemberServices@fhlbdm.com or call 800.544.3452 ext. 2200.
- Click on “Voluntary Program/Member Impact Fund Online” to get started.

Step 2 – Initiate Application

- User will be directed to a Voluntary Program Dashboard screen. Click “Initiate” in the top menu bar and then “Application”.

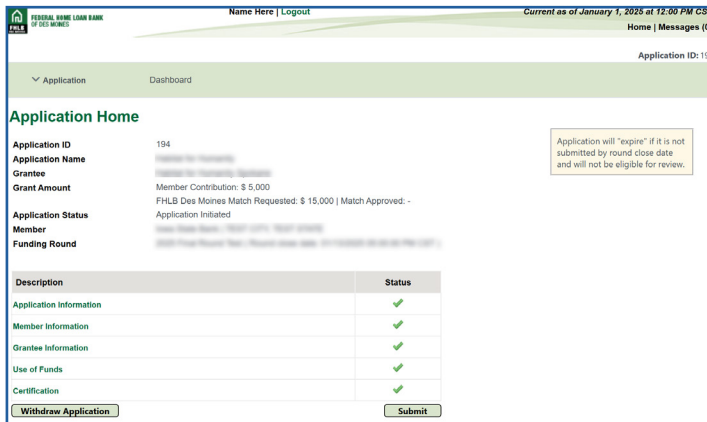


- Select the funding round to display and follow the screen prompts to complete the application.



- Once all five required screens are completed, return to the “Home” screen to submit the application. If the status of each section has a green checkmark, you are now able to press “Submit” to process the application. If the status of a particular section is not a green checkmark, this indicates the screen is not yet complete and will need updated prior to application submission.

Note: If you decide to withdraw an application, press the “Withdraw Application” button. You will be required to provide a reason for the withdrawal, and after final review by Bank staff, the application will be withdrawn.



The screenshot shows the 'Application Home' dashboard for application ID 194. It includes fields for Application Name, Grantee, Grant Amount, and Application Status. A table below shows the status of five sections: Application Information, Member Information, Grantee Information, Use of Funds, and Certification, all marked with green checkmarks. Buttons for 'Withdraw Application' and 'Submit' are visible at the bottom.

Description	Status
Application Information	✓
Member Information	✓
Grantee Information	✓
Use of Funds	✓
Certification	✓

Tips When Completing the Application Screens

Member Information

- All contacts listed on this screen will receive email notifications about the application. These emails will come from no-reply-ci@fhlbdm.com. **Please ensure this email address is not blocked by your email administrator.**
- We encourage you to designate a contact from your accounting department in each application so they will be looped into the award and funding emails. You can also designate other contacts who may wish to receive information about the application.

Grantee Organization

- Please ensure the grantee’s address, zip, and zip+4 is accurate as the Bank will utilize the resulting census tract information for reporting purposes.

Use of Funds

- All funds must be utilized to support Affordable Housing or Community Development. The Bank would also like to understand the primary use category this funding will support. Please use best judgment when selecting this category and ensure your “Award Funding Use and Impact” narrative fully aligns with the category selected.
- Please use the definitions below to help select a primary funding support category.

Affordable Housing

- 1. Pre-Development:** Land banking, feasibility studies, architecture/engineering, market studies, environmental review, legal fees, permitting/approvals, site preparation costs, etc.
- 2. New Construction or Acquisition:** Hard/soft construction costs such as site acquisition, appraisals, infrastructure, construction materials and labor, permitting and fees, etc.
- 3. Rehabilitation/Preservation/Climate Resiliency/Adaptive Reuse of a Commercial Property:** Hard/soft rehabilitation costs such as site acquisition, appraisals, materials, and labor, permitting and fees, energy efficiency enhancements, seismic upgrades, expansion of broad band, etc.
- 4. Housing Financial Assistance:** Such as rental assistance, down payment and closing costs, mortgage assistance, utility payments, etc.
- 5. Housing Services:** Emergency shelters, resident support services, financial literacy, first-time homebuyer education, etc.
- 6. Other:** Hiring/training staff, technology upgrades, strategic planning, partnership building, etc.

Community Development

1. **Community Facilities or Recreation:** Acquisition/rehabilitation of community facilities, equipment, recreational programs, etc.
2. **Food Security:** Purchase, preparation, or delivery of food to underserved areas, etc.
3. **Youth Programs:** After-school programs, school readiness, mentoring, etc.
4. **Supportive Services:** Supportive services for elderly and households experiencing health challenges, domestic violence, substance abuse, child abuse, behavioral health, physical/mental disability, etc.
5. **Job Training:** Career readiness and counseling, apprenticeship, etc.
6. **Small Business:** Support for researching and launching/growing small business, business incubators, etc.
7. **Other:** Hiring/training staff, technology upgrades, strategic planning, partnership building, etc.

Award Funding and Use Impact Narrative Expectations

The Bank expects a detailed yet concise explanation of how the grantee will utilize the Member Impact Fund award and the impact that will be made. Please avoid copying language directly from a grantee organization's website. We prefer narrative that is specific to this award opportunity. Refer to examples below.

Example #1: *By receiving Member Impact Fund award, 'Organization' will be able to fund predevelopment expenses, including feasibility studies and design/engineering fees, to support a housing project that will serve people with intellectual disabilities and allow them to have affordable and long-term housing.*

Example #2: *By receiving Member Impact Fund award, 'Food Organization' will be able to fully stock its building with food and purchase additional vehicles to deliver the food, resulting in increase in families served of approximately XX% or XX meals per week.*

Example #3: *By receiving Member Impact Fund award, 'Organization' will be able to hire and train additional staff to lead new home construction and repairs, allowing the 'Organization' to serve an additional XX homes.*

Certification

Please note that the individual completing the application is considered the "certifier" as they have been granted appropriate authorization to utilize the online system.

Step 3 – Monitor Status of Application(s)

Email notifications will be sent to member contacts any time the status of the application changes. Below are the most common status change email types that a member will receive notification about:

- Application Initiated
- Application Submitted
- Application Final Eligibility Under Review
- Application Award Approved
- Application Award Funded
- Award Verification by Grantee Required
- Award Verification Submitted
- Award Verification Approved

The status of Member Impact Fund applications can also be viewed on the "Voluntary Program Dashboard" screen. This dashboard can be exported to Excel, if desired.

➤ Awards Announced

If a Member Impact Fund application is approved, an award announcement will be sent out to all member contacts selected on the Member Impact Fund application.

➤ Funds Deposited in Member Accounts

Typically, within one week of award announcements, matching grant funds will be deposited into a member financial institution's demand deposit account (DDA).

Note: It is imperative that Member Impact Fund member contacts make their respective DDA contacts aware of this incoming disbursement.

➤ Funds Disbursed to Grantees

Within one month of matching funds getting deposited into a member financial institution's DDA, the member must ensure these funds, along with their member contribution designated on the application, is disbursed to the grantee organization.

Note: The member is required to provide the grantee the full amount of the member contribution regardless of whether the FHLB Des Moines matching grant is prorated.

➤ Grantees Complete Award Verification

Approximately three weeks after funds are deposited into a Member's DDA, the grantee organization will be emailed a link to a Verification of Award Form to complete and submit to the Bank. **As such, please ensure your organization has informed the grantee recipient of their award prior to this time.** The verification form will be due by no later than two months after the funds are deposited into the member's DDA.

Note: It is the responsibility of the member to ensure this verification is completed by the grantee within the required timeframe.

➤ Members and Grantees Showcase Community Impact

The Bank wants to help you amplify your announcement! Connect with Public Relations Manager Rachel Wegmann at rwegmann@fhlbdm.com to coordinate press releases, social media and pitching stories to media outlets. We have several tools available in our [press kit](#).